

# Travel Protector

Travel without worries with one of our tailored insurance covers.



# Choose the Travel Insurance Plan that suits your trip

Whether you are travelling overseas or domestic, QBE is with you on your trip.

We provide comprehensive insurance cover to put your mind at rest while travelling solo, with family or group.

## Step 1 The Journey



One-Way

or



Round Trip

or



Annual Plan

## Step 2 Geographical Area



Domestic

East and West Malaysia.

or

Asia Pacific

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

or

Worldwide

The rest of the world including Asia Pacific (defined above)

## Step 3 Plan Type



or

Individual

Cover the insured person - the name described in the policy schedule.

or

Family

The insured person and the legal spouse.

The insured person and accompanying children.

The insured person, legal spouse and the accompanying children.

# Main Benefits

- Personal Accident
- Medical Expenses
- Evacuation & Repatriation
- Loss of Travel Document
- Baggage Loss or Delay
- Trip Cancellation or Delay
- Home Protection
- Personal Liability
- Terrorism

# Special Features

## Insolvency of Travel Agency

Our Policy reimburses you for non-refundable expenses, such as :

- Irrecoverable deposits
- Irrecoverable travel fares paid in advance

## Evacuation & Repatriation - UNLIMITED

- Emergency Medical
- Evacuation Repatriation of mortal remains

## Rental Car Excess

- If the Rental Car is damaged due to an accident, we will reimburse you the Policy EXcess of the Rental Car.

## Special Tourist Activity

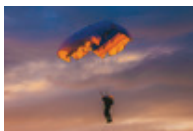
This Policy provides cover against injury from engaging with the following activities:



Bungee Jumping



Hot Air Ballooning



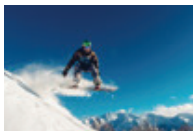
Sky Diving



Hang-gliding



Jet Skiing



Skiing/  
Snowboarding



White Water  
Rafting



Hiking/  
Trekking



Underwater  
Activities



Canoeing

**24 hours  
Worldwide  
Emergency Assistance**

 **(603)7628 3611**

*The Worldwide Emergency Assistance will provide **24-hour** network of service centers, telephone advice and assistance to you*

- Medical Referral and Arrangement for Medical Appointments
- Weather & Foreign Exchange Information
- Tele-Medical Consultation
- Location of Lost Items or Personal Belongings
- Emergency Travel Assistance
- Embassy Referral
- Inoculation, Passport & Visa Information

# Schedule of Benefits

## Round Trip

		Plan 1	Plan 2	Plan 3		
		International			Domestic	
		Plan Limit (RM)				
A. Personal Cover						
1	<b>Personal Accident</b> Pays for Accidental Death & Total Permanent Disablement.	Adult Child Family	100,000 25,000 300,000	200,000 50,000 600,000	300,000 75,000 900,000	100,000 25,000 300,000
2	<b>Medical Expenses</b>					
2.1	<b>Medical Expenses</b> Reimburse the medical, hospital or related expenses incurred due to injury or sickness whilst overseas, or due to injury for domestic trip	Up to 70 yrs Above 70 yrs Per family	200,000 100,000 400,000	350,000 175,000 700,000	500,000 250,000 1,000,000	25,000 12,500 50,000
2.2	<b>Follow up Medical Expenses in Malaysia Due to Injury</b> Reimburse the cost incurred for follow-up medical treatment in Malaysia up to 45 days.	Up to 70 yrs Above 70 yrs Per family	20,000 10,000 40,000	35,000 17,500 70,000	50,000 25,000 1,00,000	Not applicable
2.3	<b>Alternative Treatment</b> Reimburse the cost incurred for traditional medical treatment up to 45 days.		300	500	1,000	Not applicable
2.4	<b>Overseas Daily Hospital Income</b> Pays the daily allowance while admitted to hospital.	Individual Family	Not applicable	250 / day 20,000 40,000	350 / day 28,000 56,000	100 / 24 hrs 3,000 6,000
2.5	<b>Compassionate Visit</b> Pays the cost of travel and accomodation for a relative or friend to visit for being hospitalized for more than 5 days.	Individual Family	Not applicable	12,500 25,000	25,000 50,000	2,500 5,000
2.6	<b>Child Protection</b> Pays the cost of travel and accomodation for a relative or friend to accompany the child back to Malaysia for being hospitalized more than 5 days.	Individual Family	Not applicable	15,000 30,000	25,000 50,000	2,500 5,000
3	<b>Worldwide Emergency Assistance</b> Provides emergency medical evacuation and repatriation of mortal remains.	Individual Family	100,000 200,000	Unlimited	Unlimited	150,000 300,000
B. Travel Inconvenience Cover						
4	<b>Travel Cancellation, Postponement or Curtailment</b> Reimburse the irrecoverable transportation or accommodation cost when the trip is cancelled, postponed or cut short (Postponement is applicable for overseas trip only).	Individual Family	Not applicable	20,000 40,000	30,000 60,000	2,000 4,000
5	<b>Travel Delay or Re-route</b> Pays for delay in arrival due to the Common Carrier's delay or re-route (Re-route is applicable for overseas trip only).	Individual Family	Not applicable	200 / 6 hrs 3,600 7,200		4,000 8,000 1,000 2,000
6	<b>Travel Missed Connection</b> Pays for the Common Carrier's miss connection and no alternative transportation is available within 6 consecutive hours.	Individual Family	Not applicable	100 150	200 300	Not applicable
7	<b>Flight Overbooked</b> Reimburse the accommodation cost due to an overbooked flight and no alternative transportation is available within 4 consecutive hours.	Individual Family	Not applicable	250 500	500 1,000	Not applicable

# Schedule of Benefits

## Round Trip

			Plan 1	Plan 2	Plan 3
			International	Domestic	
Plan Limit (RM)					
8	<b>Loss or Damage of Baggage or Personal Effects</b> Reimburse the repair or replacement cost of accompanied baggage or personal effects due to theft.	Individual Family	Not applicable	<i>up to 500 / item or 1,500 / laptop</i> 5,000 10,000	10,000 20,000 2,500 5,000
9	<b>Baggage delay Overseas</b> Pays for Common Carrier's delay the checked-in baggage at the destination overseas.	Individual Family	Not applicable	<i>200 / 6 hrs</i> 800 1,600	<i>300 / 6 hrs</i> 1,200 2,400 Not applicable
	<b>Malaysia</b> Pays for Common Carrier's delay the checked-in baggage at the arrival in Malaysia.	Individual Family	Not applicable	<i>200 / 6 hrs</i> 200 400	<i>300 / 6 hrs</i> 300 600 <i>200 / 6 hrs</i> 1,000 2,000
10	<b>Loss or Travel Documents and Personal Money</b> Pays for additional cost for loss document replacement, passport, accomodation whilst overseas. Pay for loss of personal money up to RM800.	Individual Family	Not applicable	5,000 10,000	10,000 20,000 Not applicable
11	<b>Hijacking Inconvenience</b> Pays for delay in arriving destination overseas due to hijack.	Individual Family	Not applicable	<i>500 / day</i> 2,500 5,000	<i>1,000 / day</i> 5,000 10,000 Not applicable
12	<b>Personal Liability</b> Indemnity for legal liability towards third parties due to negligence.	Individual Family	Not applicable	1,000,000 1,000,000	1,500,000 1,500,000 500,000 1,000,000
13	<b>Loss of Use of Hotel Due to Strike</b> Pays for withdrawal of services at a hotel overseas.	Individual Family	Not applicable	<i>200 / 48 hrs</i> 2,000	2,000 Not applicable
14	<b>Home Protection</b> Pays the repair or reinstatement cost of home content due to fire damage.	Individual Family	Not applicable	2,000 4,000	3,000 6,000 500 1,000
C. Bonus Cover					
15	<b>Insolvency of Travel Agent</b> Pays for loss of deposit or travel fares due to insolvency of a travel agent.	Individual Family Aggregate per travel agency	Not applicable	8,000 14,000 1,000,000	12,000 21,000 1,000,000 Not applicable
16	<b>Car rental Excess/ Deductible</b> Pays for Policy Excess imposed under the contract of rental car in the event of an accident.		Not applicable	1,000	3,000 Not applicable
17	<b>Tourist Activity Cover</b>		Yes	Yes	Yes Not applicable
18	<b>Terrorism Cover</b>	Adult  Child  Family	Not applicable Not applicable Not applicable	200,000 50,000 600,000	300,000 75,000 900,000 100,000 25,000 300,000

# Schedule of Benefits

## Round Trip

Schedule of Benefits Round Trip			Plan 1	Plan 2	Plan 3	
			International		Domestic	
			Plan Limit (RM)			
19 COVID-19 Travel Cover Extensions						
19.1	Overseas Hospital/ Quarantine Allowance arising from COVID-19	Individual Family	Not applicable	200 / day 2,800 4,000	300 / day 4,200 6,000	Not applicable
19.2	Medical Expenses arising from COVID-19	Up to 70 yrs Above 70 yrs Per child Per family	Not applicable	200,000 100,000 15,000 400,000	300,000 150,000 25,000 600,000	Not applicable
19.3	Emergency Medical Evacuation & Repatriation arising from COVID-19		Not applicable	Unlimited	Unlimited	Not applicable
19.4	Trip Cancellation arising from COVID-19	Individual Family	Not applicable	20,000 40,000	30,000 60,000	Not applicable
19.5	Trip Curtailment arising from COVID-19	Individual Family	Not applicable	20,000 40,000	30,000 60,000	Not applicable

- Notes on COVID-19 Travel Cover Extensions:**
- The policy will only respond to any claim under any one event due to Trip Cancellation arising from COVID-19 or Trip Curtailment arising from COVID-19.
  - The extensions are available to members who are fully vaccinated against COVID-19 (except for accompanying children who are under the minimum age of mandatory vaccination according to Ministry of Health Malaysia).
  - These are the combined limit from the existing benefits/ cover i.e. shared limits.

International	Plan 1		Plan 2		Plan 3	
Premium (subject to stamp duty)	Worldwide	Asia Pacific	Worldwide	Asia Pacific	Worldwide	Asia Pacific
Individual						
Daily premium	RM 4.50	RM 2.50	RM 11.50	RM 7.00	RM 15.50	RM 10.50
Annual premium	Not applicable		RM 480.00	RM 300.00	RM 660.00	RM 450.00
Family						
Daily premium	RM 11.00	RM 6.00	RM 27.50	RM 16.00	RM 35.00	RM 19.50
Annual premium	Not applicable		RM 1,155.00	RM 690.00	RM 1,500.00	RM 840.00

Domestic		
Premium (subject to 6% SST and stamp duty)	Individual	Family
1-4 days	RM 20.00	RM 50.00
5-10 days	RM 25.00	RM 63.00
11-18 days	RM 35.00	RM 88.00
19-25 days	RM 42.00	RM 105.00
26-30 days	RM 45.00	RM 113.00



# Schedule of Benefits

## One-Way Trip

International
Plan Limit (RM)

A. Personal Cover		
1	<b>Personal Accident</b> Pays for Accidental Death & Total Permanent Disablement.	100,000
2	<b>Medical Expenses</b>	
2.1	<b>Medical Expenses</b> Reimburse the medical, hospital or related expenses incurred due to injury or sickness whilst overseas.	2,000
B. Travel Inconvenience Cover		
3	<b>Flight Cancellation</b> Reimburse the irrecoverable transportation or accomodation cost when the flight is cancelled.	4,000
4	<b>Flight Delay</b> Pays for delay in arrival due to the Common Carrier's delay.	<div>150 / 6 hours</div> 1,500
5	<b>Loss or Damage of Baggage or Personal Effect</b> Reimburse the repair or replacement cost of accompanied baggage or personal effects due to theft.	<div>up to 500 per item / 1,500 per laptop</div> 2,500
6	<b>Baggage Delay</b> Pays for Common Carrier's delay the checked-in baggage at the destination overseas.	<div>100 / 6 hours</div> 500
7	<b>Hijacking Inconvenience</b>	<div>200 / day</div> 1,000



### International

Premium (subject to stamp duty)	Worldwide	Asia Pacific
Individual	RM40.00	RM15.00

# Frequently Asked Questions

## 1 Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependent(s) of Pass Holders.

## 2 Who is eligible to be covered under the Family Plan?

### Family Plan Includes:

- ✦ The policy holder, one of legal spouse or
- ✦ The policy holder and accompanying Child(ren) or
- ✦ The policy holder, one of legal spouse and accompanying Child(ren)

## 3 What is the age limit?

### Round Trip

**Children** 30 days to 18 years old or up to 23 years old, if he/she is a full time student  
**Adult** 18 to 80 years old

### Annual

**Children** 30 days to 18 years old  
**Adult** 18 to 70 years old renewable up to 80 years old

### One-Way

**Children** 2 to 18 years old. 30 days up to below 2 years old named infant is entitled to 10% of Personal Accident cover.  
**Adult** 18 to 80 years old

## 4 Maximum Trip duration

### International

**Round Trip** The maximum length of each cover trip is 90 days  
**Annual Plan** The maximum length of each cover trip is 90 days with unlimited number of trips per year

### Domestic

**Round Trip** The maximum length of each cover trip is 30 days

## 5 What are the key benefits of the policy?

Please refer to the Schedule of benefits in this brochure or the Insurance Policy for more details.

## 6 What are the major exclusions under the policy?

1. Childbirth, pregnancy, miscarriage, abortion.
2. Emotional, nervous or mental disease or disorder, psychiatric illness, sexually transmitted diseases, HIV Infection and AIDS related infections, congenital anomalies or deformities.
3. Any Pre-existing or congenital conditions.
4. Sanction Countries.

This list is non-exhaustive. Please refer to the Insurance Policy or Product Disclosure Sheet for the full list of exclusions under this policy.

## 7 How much premium do I have to pay?

You may refer to the premium table in the brochure. Please note the policy is subject to a minimum premium and there is SST and Stamp duty applicable. Please contact a QBE insurance agent or Branch Office for quotation or more information.

## IMPORTANT NOTES

- ✦ This brochure is not a contract of insurance. The precise terms, conditions are specified in the insurance policy.
- ✦ You can request to view the actual insurance policy before you sign up. Kindly contact a QBE insurance agent or customer service for assistance.
- ✦ In the event of a conflict between the English and the translated versions of the brochure, the English version shall prevail.



## BRANCHES CONTACT

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11600 Penang.

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No.93-1, Jalan KL 3/8, Taman Kata Laksamana,  
Seksyen 3, 75200 Melaka.

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### Johor Bahru

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80150 Johor Bahru, Johor Darul Takzim.

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Lots C256-C259, Block C.

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93450 Kuching, Sarawak.

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### Kota Kinabalu

Block G-42-3A, Level 3A, KK Times Square,  
Jalan Coastal Highway, 88100 Kota Kinabalu,  
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### Sandakan

1st Floor, Lot 8, Block B, Bandar Pasaraya,

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## QBE Insurance (Malaysia) Berhad

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