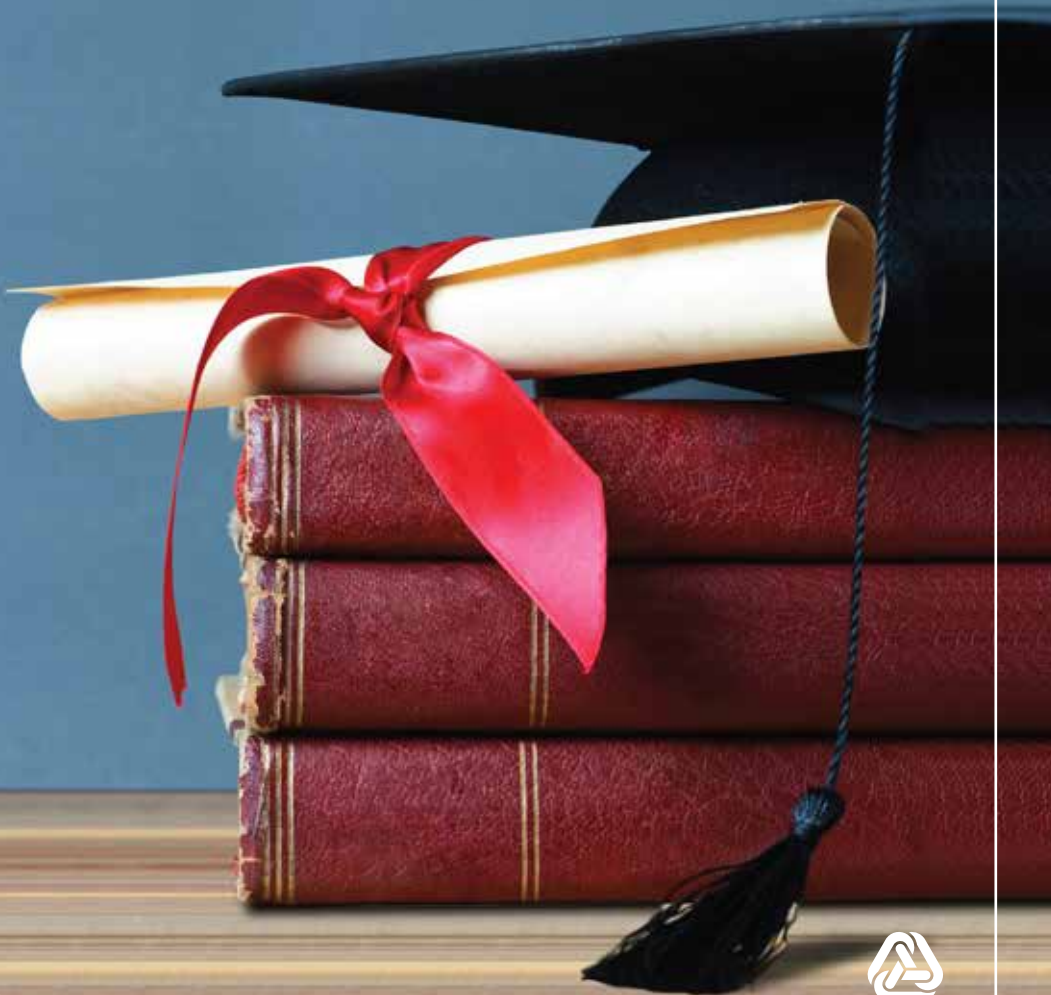


QBE Student*Plus* Cover

Designed for students pursuing further education abroad



If you are continuing your academic studies overseas, you should have adequate protection against possible accidents and the resulting medical expenses. QBE Student*Plus* cover is designed just for students and it offers reimbursements or compensation to you or your parents for various contingencies. This Policy will provide you with the peace of mind to pursue your education without any distractions.

Policy Features

PERSONAL ACCIDENT

Compensation for death or permanent total disability arising from accidents on a 24-hour, worldwide basis. This cover also includes medical treatment expenses.

EMERGENCY MEDICAL ASSISTANCE AND EVACUATION

With this cover you are assured of emergency medical assistance while you are studying abroad. Features include:

- Access to a 24 hour dedicated call center with a network of service centers for telephone advice and assistance
 - Transport by ambulance or other means to the nearest and most appropriate medical centre or hospital
 - Air and/or surface medical evacuation (if necessary)
 - Repatriation of mortal remains
-

COMPASSIONATE VISIT BENEFIT

Reimbursement of one round-trip passage inclusive of accommodation for your parents or guardian, should such a visit become necessary resulting from your hospitalisation for more than five consecutive days (or in the event of death). This benefit extends to include one round-trip home should you need to return home arising from the hospitalisation for more than ten consecutive days (or in the event of death) of any member of your immediate family.

STUDY INTERRUPTION

Reimbursement of semester tuition fees paid in advance, if you are unable to continue the semester course at your Education Institution due to:

- Hospitalisation for more than one consecutive month arising from illness or an accident
 - Terminal illness
 - Paralysis arising from illness or an accident
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TEMPORARY ACCOMMODATION ABROAD

Reimbursement for the cost of temporary accommodation should your lodging be rendered uninhabitable as a result of a fire, flood, earthquake, or other damage to your lodging premises.

TRAVEL INCONVENIENCE

Compensation or reimbursement for travel-related inconveniences during your initial trip from your home in Malaysia to your place of study abroad and return, inclusive of any return trips home and back to your place of study throughout the policy period.

The covers offered are:

- Loss of baggage and personal effects
 - Baggage delay for your initial trip to your place of study
 - Loss of cash and personal travel documents
 - Loss of deposit and flight cancellation
 - Travel delay and misconnection
 - Hijacking
 - Overbooked flights
-

PERSONAL LIABILITY

Indemnity for all sums that you become legally liable to pay as compensation for third parties' bodily injuries or property damage while you are abroad.

FREQUENTLY ASKED QUESTIONS

1. *Who is eligible for this insurance?*

This Policy is for full-time, unmarried students studying abroad, between 16 and 30 years of age. Any student not falling under these criteria may apply for cover but the application would have to be referred to QBE before cover can be confirmed.

2. *How much premium do I have to pay?*

There are two plans available. You may refer to the Summary of Benefits and Premium overleaf for details and premiums payable.

3. *What are the fees and charges that I have to pay?*

Commission paid to the insurance agent: up to 25% of the premium charged.
Stamp Duty : RM10.00

4. *What is the importance of disclosure?*

You must disclose all material facts such as your personal pursuits, that would affect your risk profile and number of personal accident policies that you have purchased from other insurance companies.

5. *What are the key terms and conditions that I should be aware of?*

As part of the Claims Procedures, notice must be given within 30 days of any occurrence that is likely to give rise to a claim under the Policy. This should be in the form of a detailed written statement to us. Also, the premium must be paid before the cover will begin.

6. *What are the major exclusions under this Policy?*

This Policy does not cover death or injuries caused by the following events:

- Pre-existing conditions of the student or his/her immediate family
- Professional sporting activities
- Driving or riding in any kind of race
- Intentional self-injury or suicide
- Childbirth, pregnancy or miscarriage
- Flying or other aerial activity except as a passenger in a licensed power driven aircraft
- AIDS
- HIV
- War, nuclear reaction, nuclear radiation or radioactive contamination
- Terrorism

This list is non-exhaustive. Please refer to the Policy's wording for the full list of exclusions under this Policy.

7. *Can I cancel my Policy?*

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance.

Summary of Benefits & Premium

The table below provides a summary of benefits under the 2 plans available, inclusive of the insured values and premiums payable under your QBE StudentPlus Cover. For full and specific details of cover, please refer to the policy wording.

BENEFITS	Classic (RM)	Deluxe (RM)
1 PERSONAL ACCIDENT		
(a) Death	100,000	200,000
(b) Permanent Disablement	100,000	200,000
(c) Medical Expenses	10,000	20,000
2 24HRS EMERGENCY MEDICAL ASSISTANCE & EVACUATION AND REPATRIATION OF MORTAL REMAINS	1,000,000	1,000,000
3 COMPASSIONATE VISIT BENEFIT (AGGREGATE LIMIT)		
(a) of parents/guardian	5,000	10,000
(b) of student	2,000	4,000
4 STUDY INTERRUPTION	20,000	20,000
5 TEMPORARY ACCOMMODATION ABROAD	2,500	5,000
Maximum per day	500	500
6 TRAVEL INCONVENIENCE		
(a) Baggage & Personal Effects	5,000	10,000
(b) Baggage Delay	750	1,500
(c) Money & Personal Travel Documents	2,500	2,500
(d) Loss of Deposit & Cancellation	5,000	5,000
(e) Travel Delay & Misconnection	2,500	5,000
(f) Hijack	2,500	2,500
(g) Overbooked Flights	250	500
7 PERSONAL LIABILITY	100,000	200,000
PREMIUM PAYABLE	Classic (RM)	Deluxe (RM)
FOR A PERIOD OF 12 MONTHS	390.00	680.00

You will be entitled to a 10% rebate on the first year premium, on each renewal of the policy. Premium is subject to 6% Service Tax.

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 that 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.

PROPOSAL

IMPORTANT NOTICE

- Insurance Act 1996. You are to disclose in this proposal form, fully and faithfully all the facts that you know or ought to know, otherwise the Policy issued hereunder may be void.
- Full-time students pursuing studies abroad, aged between 16 years and 30 years are eligible for this insurance
- All questions must be answered by the Applicant and appropriately marked (✓) where applicable

A. DETAILS OF APPLICANT (if different from the Insured Student)

1. Full Name of Applicant (as shown in NRIC/Passport):

..... Gender: Male Female

2. Address:

.....

..... email address:

3. Contact No.: Mobile: Home/Office:

4. Relationship with Student to be Insured:

B. DETAILS OF STUDENT TO BE INSURED

1. Full Name of Student (as shown in NRIC/Passport):

..... Gender: Male Female

2. Address in country abroad:

.....

..... email address:

3. NRIC No.: Date of Birth:

4. Contact No.: Mobile: Home:

C. DETAILS OF INSURANCE

1. Plan selected: Classic Plan Deluxe Plan

2. Period of Insurance: From ___/___/___ To ___/___/___ (dd/mm/yy)

3. Name of Education Institution:

4. Address of Education Institution:

.....

5. Expected year of Graduation:

D. GENERAL QUESTIONS

- 1. Is the Student proposed for Insurance, insured against Personal Accident? YES NO
If 'YES', please state the insurer, type of policy and the sum insured.
.....
.....
- 2. Does the Student proposed for Insurance, engage in sports or pastimes normally regarded as dangerous or hazardous? YES NO
If 'YES', please provide details.
.....
.....
- 3. Does the Student proposed for Insurance, suffer from any physical impairment, deformity or disease? YES NO
If 'YES', please provide details and particulars of the physical impairment or disease.
.....
.....
- 4. Has the Student's (proposed for Insurance) application for insurance against accident or sickness been declined, refused renewal, cancelled or had special terms imposed? YES NO
If 'YES', please provide details.
.....
.....

E. DECLARATION AND SIGNATURE

I/We do hereby declare that:

- 1. I am/we are authorised to make this proposal.
- 2. The answers stated in this proposal are true and complete and I have not withheld any information which may influence the acceptance of this application.
- 3. This application and declaration hereby given shall be the basis of the contract with the Company and I/we will accept the terms, exclusions and conditions which will be set out in the Policy to be issued.
- 4. The liability of the Company does not commence until the application has been accepted.

Proposer's Signature:..... Date: __/__/__ (dd/mm/yy)
and company stamp

F. DECLARATION BY AGENT / BROKER / OFFICER (STAFF OF QBE)

In compliance with Section 16(2) of the Anti-Money Laundering Act 2001:

- 1. I hereby certify that I have verified and authenticated the Proposer's Business Registration Certificate at the point of sale.
- 2. I have maintained a copy of the Certificate of Incorporation (ROC or ROS) for applicants of group insurance policies where premium is more than RM100,000.00.

Name: NRIC No:

Date: __/__/__ (dd/mm/yy) Signature and company stamp:



QBE Insurance (Malaysia) Berhad

Reg. No.: 161086-D A member of the worldwide QBE Insurance Group

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www.qbe.com.my Email: info.mal@qbe.com

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- Kota Kinabalu • Sandakan

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