

QBE Travel Prestige

A comprehensive travel insurance that covers your needs



Wherever your destination and whether you are travelling alone or with family, on business or on holiday, there is a Travel Prestige Cover that suit your specific travel insurance needs.

Your QBE Travel Prestige Policy will provide you with extensive coverage to help you manage any problems you may encounter while travelling overseas - from minor annoyances to major catastrophes. Now, with the new and improved Standard Plus and Super Plus plans, you can be assured of even more coverage for your travels.

Frequent travellers can also save time and money with an annual plan that offers peace of mind for all trips made during the year.

Why choose QBE Travel Prestige

- Hassle-free annual plan
- Family coverage available with no limit to the number of children included
- Payment of overseas medical costs and additional expenses
- Access to a 24-hour IPA helpline
- Provides a compassionate visit by relative/friend when the Insured Person is hospitalised overseas, unfit for evacuation and no adult is with the Insured Person
- Provision for follow-up treatment in Singapore within three days of returning to Singapore
- Reimbursement for Insured Person's additional expenses to remain overseas to accompany travel companion hospitalised for serious injury or sickness sustained during trip
- Unlimited cover for medical emergency evacuation including medically supervised repatriation
- Unlimited cover for repatriation of mortal remains
- Accidental death and permanent total disablement entitlement
- Double indemnity for public conveyance
- Reimbursement for loss of baggage and personal effects
- Reimbursement for the loss or theft of money or travel documents in the custody of the Insured Person
- Reimbursement for baggage delay
- High personal liability limit
- Hijack cover
- Alternative employees' expenses (for business trips)
- Obtain your insurance within 24 hours
- Coverage for travel delay, including missed travel connection/travel diversion
- Full terrorism cover (including nuclear, biological and chemical means)
- Lower rates for short trips
- Pays up to S\$6,000 for baggage and personal effects
- Covers pregnancy related expenses
- Pays emergency personal mobile phone charges
- Covers rental car excess charges
- Definition of pre-existing conditions
- Covers loss of prepaid deposits if the registered travel agent becomes insolvent

Important notice:

The information contained herein is subject to the terms, conditions and exclusions of the policy wording, a copy of which can be obtained from your local QBE office, your agent or broker.

Summary of Benefits

The table below provides a summary of covers and maximum sums insured under your QBE Travel Prestige plan options.

For full details of cover, please refer to the policy wording.

PERSONAL COVERS	INDIVIDUAL PLAN (\$\$)		FAMILY PLAN (\$\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
1. Medical & Additional Expenses				
Per Adult: up to age 70 yrs	1,000,000	500,000	1,000,000	500,000
Per Adult: above age 70 yrs	125,000	75,000	125,000	75,000
Per Child	NA	NA	50,000	25,000
Per Family	NA	NA	2,000,000	1,000,000
Including				
a. Follow-up treatment in Singapore within 31 days of the return date	25,000	12,500	50,000	25,000
b. For treatment sought in Singapore within 3 days after returning & up to 31 days for follow-up treatment if treatment is not first sought overseas	25,000	12,500	50,000	25,000
c. Compassionate Visit by a Relative/Friend	25,000	12,500	50,000	25,000
d. Child Protection	25,000	12,500	50,000	25,000
e. Emergency Personal Mobile Phone Charges	250	100	250	100
f. Pregnancy Related Expenses	8,000	4,000	8,000	4,000
2. 24 hours Medical Emergency Evacuation & Repatriation including return of Mortal Remains arranged through IPA only	Unlimited	Unlimited	Unlimited	Unlimited
3. Overseas Hospital Confinement Benefit	200 per day up to 50,000	100 per day up to 25,000	200 per day up to 100,000	100 per day up to 50,000
4. Accidental Death & Permanent Total Disablement				
Per Adult: up to age 70 years	250,000	125,000	250,000	125,000
Per Adult: above age 70 years	125,000	75,000	125,000	75,000
Per Child	NA	NA	50,000	25,000
Per Family	NA	NA	500,000	250,000

QBE "Travel Prestige"

PERSONAL COVERS	INDIVIDUAL PLAN (\$\$)		FAMILY PLAN (\$\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
Bonus 1				
Double Indemnity for Public Conveyance				
Per Adult: up to age 70 years	500,000	250,000	500,000	250,000
Per Adult: above age 70 years	250,000	150,000	250,000	150,000
Per Child	NA	NA	100,000	50,000
Per Family	NA	NA	1,000,000	500,000
INCONVENIENCE COVERS				
5. Baggage & Personal Effects	6,000	4,000	8,000	5,000
6. Baggage Delay				
a) Overseas (for every 6 hours delay)	200 up to 1,000	100 up to 500	200 up to 2,000	100 up to 1,000
b) Singapore (for every 6 hours delay)	Sub-limit to 50% of above stated limits		Sub-limit to 50% of above stated limits	
7. Loss or theft of Money or Travel Documents (sub-limit of S\$500 for money)	5,000	2,500	10,000	5,000
8. Loss of deposit and/or cancellation charges including curtailment expenses	25,000	12,500	50,000	25,000
9. a) Travel Delay (for every 6 hours delay)	100	50	100	50
b) Missed Connection/Travel Diversion	200	100	300	150
In the Aggregate	1000	500	2000	1000
10. Hijack (exceeding 12 consecutive hours)	1000 per day up to 5,000	500 per day up to 2,500	1000 per day up to 10,000	500 per day up to 5,000
11. Overbooked Flight	200	100	400	200
12. Personal liability	1,000,000	500,000	1,000,000	500,000
13. Loss of use of Hotel Facilities	50 every 48 hours up to 200		50 every 48 hours up to 200	
BONUS COVERS				
14. Home Protection	5,000	2,500	5,000	2,500
15. Alternative Employees' Expenses (Applicable to Business Trips only)	5,000	2,500	NA	NA
16. Full Terrorism limited to:				
Per Adult: up to age 70 years	250,000	125,000	250,000	125,000
Per Adult: above age 70 years	125,000	75,000	125,000	75,000
Per Child	NA	NA	50,000	25,000
Per Family	NA	NA	500,000	250,000

BONUS COVERS	INDIVIDUAL PLAN (\$\$)		FAMILY PLAN (\$\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
17. Rental Car Excess Charges	1,000	750	1,000	750
18. Financial Collapse of Travel Agency (Reimbursement of the irrecoverable prepaid travel expenses due to insolvency of the registered travel agent)	5,000	3,000	5,000	3,000

Your coverage options and premium

Use this table to identify which QBE Travel Prestige plan applies to your travel needs and how much premium you need to pay.

ASIA PACIFIC	INDIVIDUAL PLAN (\$\$)		FAMILY PLAN (\$\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
Minimum premium per person/per policy	45	32	101	71
Premium every 3 days	15	10	34	23
Annual plan	348	261	558	NA

WORLDWIDE	INDIVIDUAL PLAN (\$\$)		FAMILY PLAN (\$\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
Minimum premium per person/per policy	90	65	150	110
Premium every 3 days	30	20	50	35
Annual plan	443	356	709	NA

EXTENDED PERIOD

In the event of delay caused by a scheduled public conveyance, injury or sickness where your trip is necessarily extended beyond the period of insurance, your insurance will remain in force for such period as is reasonably necessary for completion of the trip up to a maximum of fourteen (14) days, without extra charge. This is provided when the total period of insurance does not exceed ninety (90) consecutive days from the commencement date of the trip.

DEFINITIONS

Asia Pacific	means the following countries:				
	ASEAN countries	China	Korea	Nepal	Taiwan
	Australia	Hong Kong	Macau	New Zealand	Tibet
	Bangladesh	India	Maldives	Pakistan	The Pacific
	Bhutan	Japan	Mongolia	Sri Lanka	Islands

but excludes the Hawaiian Islands.

Worldwide means the rest of the world and countries under "Asia Pacific"

Family Cover means

- For a Single Trip, the policy will include a maximum of 2 Adult Insured Persons and the accompanying unmarried, dependant, legal child(ren), grandchild(ren), nephew(s), niece(s) or cousin(s) of one of the Insured Person who is/are aged 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance.
 - For an Annual Plan, the policy will include the Insured Person, spouse and dependant legal child(ren) who is/are aged 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance.
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Trip means the journey commencing from the time when the Insured Person leaves his/her place of residence or place of business for a direct journey to the place of embarkation in Singapore to commence travel to the intended destination(s) and ceases on whichever of the following occurs first:

- a. the expiry of the Period of Insurance (applicable to Single Trip only)
 - b. the Insured Person's return to his/her place of residence or place of business in Singapore
 - c. three (3) hours after arrival in Singapore
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MAJOR EXCLUSIONS

As with any insurance policy, some exclusions to the cover do apply. Listed below are some of the major exclusions of QBE Travel Prestige Cover:

- War and the like, perils, riots and civil commotion
 - Self-inflicted injury or suicide, drug abuse, alcoholism, mental disorder, congenital anomalies, HIV infection and AIDS-related infection
 - Childbirth, pregnancy, miscarriage, abortion and any injury or illness related to such conditions (except for coverage under Section 1.f)
 - Nuclear fission or radioactive contamination
 - "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. This exclusion will not apply to "Section 2: 24 hours Medical Emergency Evacuation & Repatriation" including return of Mortal Remains arranged through IPA only
 - Military service including reservist training
 - Insured Person participating in extreme sports or sporting activity
 - Air travel other than as a fare-paying passenger on a fully licensed aircraft
 - Engagement in manual employment
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What you need to do

Just three simple steps and you can enjoy peace of mind.

Step 1: Apply

- Approach an authorised QBE agent/broker and discuss your requirements, then select the plan that best meets your needs.
- Fill out the proposal form and decide on the mode of payment most convenient to you: credit card or cheque.

Step 2: Understand the coverages in your Policy

- On receiving your Policy, read through the policy wording, and ensure your needs are correctly and sufficiently met.
- Call your agent/broker immediately for clarifications should you be unclear of any wording.

Step 3: Check your Policy

- Ensure all details and information are in order.

Money back guarantee

If you are a new personal annual Policyholder and after examining this Policy you are not entirely satisfied, return it to us within 14 days of the date of issue and this Policy will be cancelled and your money will be refunded in full. That's the service assurance QBE Insurance offers to you; however, we are not liable to pay any benefit for a cancelled Policy.

What should you do in the event of a claim?

All claims must be made to QBE Insurance (Singapore) Pte Ltd within 30 days after the completion of your trip. Doctor's reports or certificates and hospital bills are required to support a claim. Please retain all bills, invoices and receipts.

To report a claim or to obtain a claim form, please contact your insurance advisor or the QBE Singapore Claims Department at +65 6224 6633 or visit our website at www.qbe.com/sg

Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



QBE

QBE Insurance (Singapore) Pte Ltd

A member of the worldwide QBE Insurance Group Unique Entity No. 198401363C

1 Raffles Quay #29-10

South Tower Singapore 048583

Tel : (65) 6224 6633 • Fax : (65) 6533 3270

www.qbe.com/sg

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