

QBE Corporate Travelon Cover

A comprehensive travel insurance that covers your needs



QBE

Corporate Travelon Cover

Wherever your destination and whether you are travelling, on business or on holiday, there is Corporate Travelon Cover that suit your specific travel insurance needs.

Your Corporate Travelon Cover will provide you with extensive coverage to help you manage any problems you may encounter while travelling overseas - from minor annoyances to major catastrophes.

Our Corporate Travelon Cover lets you travel the world with ease and assurance with our Basic Plus, Standard Plus and Super Plus plans.

Why choose Corporate Travelon Cover

- Payment of overseas medical costs and additional expenses
- Access to a 24-hour AAI helpline
- It provides for a compassionate visit by relative/friend when the Insured Person is hospitalised overseas and unfit for evacuation
- Provision for follow-up treatment in Singapore within three days after return to Singapore
- Reimbursement for Insured Person's additional expenses to remain overseas to accompany travel companion who is 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)
- Coverage for travel delay including missed travel connection/travel diversion
- Full terrorism cover (including nuclear, biological and chemical means)
- Covers pregnancy related expenses
- Pays emergency personal mobile phone charges
- Covers rental car excess charges
- Covers loss of prepaid deposits if the travel agent goes insolvent
- Covers up to 80 years of age
- Maximum length of each Overseas trip is up to 120 days
- Covers personal deviation immediately before and after the business trip

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 Corporate Travelon plan options.

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

PER INSURED PERSON (S\$)	SUPER PLUS	STANDARD PLUS	BASIC PLUS
SECTION 1 - Medical and Additional Expenses	1,000,000	500,000	300,000
<ul style="list-style-type: none"> Including treatment by Chinese Physician, acupuncturist, bonesetter, chiropractor and physiotherapist up to 	500	250	150
Bonus 1 - Follow-up Medical Treatment In Singapore	25,000	12,500	6,500
<ul style="list-style-type: none"> Including treatment by Chinese Physician, acupuncturist, bonesetter, chiropractor and physiotherapist up to 	500	250	150
Bonus 2 - Compassionate Visit by a Relative/Friend	25,000	12,500	6,500
Bonus 3 - Emergency Personal Mobile Phone Charges	250	100	50
Bonus 4 - Pregnancy Related Expenses	8,000	4,000	2,000
SECTION 2 - Medical Emergency Evacuation including Medically Supervised Repatriation and Repatriation of Mortal Remains arranged through AA International (Pre-existing condition is covered)		Unlimited	
SECTION 3 - Overseas Hospital Confinement Benefit	200 per day up to 50,000	100 per day up to 25,000	50 per day up to 12,500
SECTION 4			
a. Accidental Death and Permanent Disablement	500,000	300,000	200,000
b. Fracture Benefit	3,000	3,000	3,000
c. Compassionate Death Allowances/ Burial Expenses/Funeral Expenses	5,000	5,000	5,000
d. Child Education Fund	25,000	25,000	25,000
SECTION 5 - Baggage and Personal Effects (including Golfing Equipment)	6,000	4,000	2,000
<ul style="list-style-type: none"> Any one item, pair or set up to 	500	250	150
<ul style="list-style-type: none"> For jewellery, photographic, video and electronic equipment limited to 	1,500	750	500

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PER INSURED PERSON (S\$)	SUPER PLUS	STANDARD PLUS	BASIC PLUS
SECTION 6 - Baggage Delay (sub-limit to 50% of stated limits for the scheduled arrival at Singapore)	200 for each 6 consecutive hours up to the limit of 1,000	100 for each 6 consecutive hours up to the limit of 500	50 for each 6 consecutive hours up to the limit of 250
SECTION 7 - Money and Travel Documents including Unauthorised Use of Credit Cards	5,000	2,500	1,200
• Unrecoverable loss or theft of Money in the possession of the Insured Person on the Trip up to	500	500	500
SECTION 8 - Loss of Deposits and Cancellation Charges including Curtailment Expenses	25,000	12,500	6,500
SECTION 9 - Travel Delay including Missed Travel Connection/Travel Diversion	1,000	500	500
• For Travel Delay (sub-limit to 50% of the stated limits should delay occurs whilst in Singapore)	100 for each 6 consecutive hours	50 for each 6 consecutive hours	50 for each 6 consecutive hours
• For Missed Travel Connection/Travel Diversion	200	100	100
SECTION 10 - Hijack Up to a maximum of 5 days	1,000 per day up to a limit of 5,000	500 per day up to a limit of 2,500	250 per day up to a limit of 1,500
SECTION 11 - Overbooked Flight	200	100	100
SECTION 12 - Personal Liability	1,000,000	500,000	250,000
SECTION 13 - Loss of Use Of Hotel Facilities For every 48 hours	50 up to maximum of 200		
SECTION 14 - Home Protection	5,000	2,500	1,500
Any one article or pair or set of articles of Valuables up to	500	500	500
SECTION 15 - Alternative Employees' Expenses Applicable to Business Trips only	5,000	2,500	1,500
SECTION 16 - Full Terrorism Cover	500,000	300,000	200,000
SECTION 17 - Rental Car Excess Charges	1,000	750	500
SECTION 18 - Financial Collapse of a Registered Travel Agency	5,000	3,000	3,000
SECTION 19 - Legal Expenses including Bail Bond	15,000	15,000	15,000

COVID-19 Travel Cover Extensions

Notwithstanding Communicable Disease Exclusion, it is hereby declared and agreed that the following extensions are incorporated under the policy:

SECTION 1 - Overseas Hospital/Quarantine Allowance arising from COVID-19

	SUPER PLUS	STANDARD PLUS	BASIC PLUS
Per Insured Person	S\$100 per day up to S\$1,000		

QBE will pay the Insured Person a cash benefit up to the limits applicable to the selected plan as specified in the Schedule for each day if the Insured Person is hospitalised for COVID-19 whilst overseas or is unexpectedly placed on quarantine required by the overseas government or authority following the diagnosis of COVID-19 by a Medical Practitioner of the Insured Person or accompanying immediate family Member or Travel Companion. The cash benefit granted is a combined limit and not separate for hospitalisation/for quarantine.

Exclusions Applying To This Section:

- If the Quarantine period is not within the Policy Period of Insurance;
- If the COVID-19 supervised ART or tests based on MOH or local authority prevailing test requirement is done and tested positive within 72 hours prior to the Insured Person's commencement date of the Trip. In the absence of these tests, any diagnosis of COVID-19 within 3 days prior to the commencement of the Trip;
- Where the Quarantine is mandated for all travellers as the entry requirement by the overseas government/authority.

"Quarantine" means restriction on the movement of people to prevent the spread of a communicable disease.

SECTION 2 - Medical Expenses arising from COVID-19

	SUPER PLUS	STANDARD PLUS	BASIC PLUS
Per Insured Person	S\$150,000		

QBE will reimburse the Insured Person up to the limits applicable to the selected plan as specified in the Schedule for the usual, customary and reasonable Medical Expenses incurred from COVID-19 whilst overseas and follow-up treatment in Singapore within 14 days from return date.

Exclusions Applying To This Section:

This Policy does not cover claims arising directly or indirectly from:

- Travelling on a cruise ship;
- Medical expenses incurred for treatment of COVID-19 in Singapore, if treatment is not first sought overseas;
- If the COVID-19 supervised ART or tests based on MOH or local authority prevailing test requirement is done and tested positive within 72 hours prior to the Insured Person's commencement date of the Trip. In the absence of these tests, any diagnosis of COVID-19 within 3 days prior to the commencement of the Trip;
- Compulsory quarantine charges imposed by the overseas government/authority;
- Compulsory supervised ART or tests based on MOH or local authority prevailing test requirement and swab test if tested negative.

The aggregate limit for Section 2 and Section 3 shall not exceed as stated above.

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SECTION 3 - Emergency Medical Evacuation & Repatriation arising from COVID-19

	SUPER PLUS	STANDARD PLUS	BASIC PLUS
Per Insured Person		S\$150,000	

EMERGENCY MEDICAL ASSISTANCE, EVACUATION AND REPATRIATION

If the Insured Person is diagnosed with COVID-19 commencing overseas and in the course of the Trip such that Asia Assistance International (AAI) medical advisor recommends hospitalisation, AAI will arrange for:

- a) transfer to one of the nearest hospital, and AAI will organise and pay for emergency transport by ambulance or other means including assignment of a doctor and/or nurse to accompany the Insured Person, if necessary, to the nearest and most appropriate medical centre or hospital.
- b) If in the opinion of the AAI's medical advisor that it is necessary on medical grounds, to transfer with necessary medical supervision by any means (including, but not limited to, air ambulance, scheduled commercial flight, and road ambulance) to a hospital more appropriately equipped for the particular Injury or Illness, all costs for emergency medical transfer/ evacuation will be borne entirely by AAI.

After local treatment and/or, according to the medical opinion of the attending AAI's medical advisor, the medical condition of the Insured Person will not prevent the Insured Person of being repatriated with medical supervision as a regular passenger, AAI will organise and pay for the repatriation to Singapore by scheduled airline (economy class ticket unless it is deemed necessary in the opinion of the AAI medical advisor to fly by business class) and other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, provided that the original return ticket is not valid for such repatriation, and provided that You surrender any unused portion of Your ticket to AAI. All decisions as to the means of transportation and the final destination will be made exclusively by the AAI's medical advisor. All costs for emergency medical repatriation will be borne entirely by AAI.

In the event of death, AAI will organise and pay for the transportation of mortal remains to the airport in Singapore or burial overseas provided such costs shall not exceed the cost of transportation of mortal remains.

ASIA ASSISTANCE INTERNATIONAL (AAI) SPECIAL EXCLUSIONS

The services in this Section do not cover the following:

1. Any illness other than COVID-19;
2. Any Insured Person physically able to return to his country of residence as a seated passenger and without a medical escort (unless accepted by the AAI medical advisor);
3. Any Insured Person under medical treatment at the time of commencing his Trip, or any Trip undertaken against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment overseas or for rest and recuperation following any prior accident, illness;
4. Cases related to emotional, mental or psychiatric sickness which are or have been under treatment;
5. Service in armed forces or police of any country;
6. Any costs or expenses not expressly covered by this Section and otherwise not approved in advance and in writing by QBE and/or not arranged by AAI;
7. Any expenses related to treatment performed or ordered by a non-registered practitioner;
8. Compulsory quarantines imposed by the overseas government;
9. Compulsory supervised ART or tests based on MOH or local authority prevailing test requirement and swab test if tested negative.

The aggregate limit for Section 2 and Section 3 shall not exceed as stated above.

SECTION 4 - Trip Cancellation arising from COVID-19

	SUPER PLUS	STANDARD PLUS	BASIC PLUS
Per Insured Person		S\$2,500	

QBE will reimburse up to the limits applicable to the selected plan as specified in the Schedule the Insured Person for loss of travel expenses and hotel accommodation expenses paid in advance by the Insured Person or for which the Insured Person is legally liable and which are not recoverable from any other source upon the cancellation of the Trip arising from the Insured Person or immediate family Members travelling with the Insured having tested COVID-19 positive or diagnosed with COVID-19 vaccine complication or being served a Quarantine order, Stay-Home Notice or Leave of Absence by the Singapore Government, within 14 days prior to the scheduled commencement date of the Trip.

Exclusions Applying To This Section:

This Policy does not cover claims arising directly or indirectly from:

- Your business, financial or contractual obligations or those of Your travel companions or from any financial circumstances whatsoever
- Your disinclination to travel or that of any other person with whom You have arranged to travel with
- Failure to take immediate steps to inform Your travel agent or tour operator or provider of transport or accommodation if it is found necessary to cancel or curtail the travel arrangements
- Delay by any carrier except for strikes
- The financial collapse or negligence of or default of any agent or travel agent or tour operator
- Cancellation of the Trip at the request of Your employer, spouse or parent
- Any unlawful act of, or criminal proceedings against any person on whom the booked Trip depends, other than attendance as a witness at a Court of Law under subpoena or summons
- Non-refundable expenses for unconsumed local activities such as excursions, tours, show, sports events and other fees
- Border closure declared by the overseas country/region
- If the policy is purchased less than 6 days prior to the scheduled commencement of the Trip
- Loss or expenses being compensation for any air miles or holiday points You used to pay for the Trip in part or in full

“Stay-Home Notice (SHN)” means legal notice issued under the Infectious Diseases Act that requires travellers to remain in their place of residence or SHN Dedicated Facility (SDF) for a stipulated period.

“Leave of Absence (LOA)” means precautionary measure to prevent the possible transmission of infections.

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SECTION 5 - Trip Disruption arising from COVID-19

	SUPER PLUS	STANDARD PLUS	BASIC PLUS
Overall section Per Insured Person		S\$2,500	
Accommodation expenses Per room per night		S\$200	

QBE will reimburse up to the limits applicable to the selected plan as specified in the Schedule the Insured Person for additional economical travel and hotel accommodation expenses necessarily incurred or paid in advance by the Insured Person or for which the Insured Person is legally liable and which are not recoverable from any other source should the Trip be disrupted (extended or curtailed) as a result of the Insured Person:

- 1) having tested COVID-19 positive by a Medical Practitioner or diagnosed with COVID-19 vaccine complication or being served a Quarantine order whilst overseas;
- 2) having to return directly to Singapore:
 - a) following the diagnosis of COVID-19 of the Insured Person's Travel Companion whilst overseas;
 - b) upon the unexpected death of the Insured Person's Relative residing in Singapore due to COVID-19 occurring after the commencement of the Trip.


Exclusions Applying To This Section:

This Policy does not cover claims arising directly or indirectly from:

- a) Your business, financial or contractual obligations or those of Your travel companions or from any financial circumstances whatsoever
- b) Your disinclination to travel or that of any other person with whom You have arranged to travel with
- c) Failure to take immediate steps to inform Your travel agent or tour operator or provider of transport or accommodation if it is found necessary to cancel or curtail the travel arrangements
- d) Delay by any carrier except for strikes
- e) The financial collapse or negligence of or default of any agent or travel agent or tour operator
- f) Curtailment of the Trip at the request of Your employer, spouse or parent
- g) Any unlawful act of, or criminal proceedings against any person on whom the booked Trip depends, other than attendance as a witness at a Court of Law under subpoena or summons
- h) Non-refundable expenses for unconsumed local activities such as excursions, tours, show, sports events and other fees
- i) Consumed portion of the Trip before the Trip was disrupted
- j) Border closure declared by the overseas country/ region
- k) If the COVID-19 supervised ART or tests based on MOH or local authority prevailing test requirement is done and tested positive within 72 hours prior to the Insured Person's commencement date of the Trip. In the absence of these tests, any diagnosis of COVID-19 within 3 days prior to the commencement of the Trip.

"Stay-Home Notice (SHN)" means legal notice issued under the Infectious Diseases Act that requires travellers to remain in their place of residence or SHN Dedicated Facility (SDF) for a stipulated period.

"Leave of Absence (LOA)" means precautionary measure to prevent the possible transmission of infections.



N.B. The Policy will only respond to any claim under any one event due to Trip Cancellation arising from COVID-19 or Trip Disruption arising from COVID-19.

It is hereby noted and agreed that the aggregate limit for COVID-19 extensions shall not exceed S\$1,000,000 per occurrence or event.

The extensions are available to members who are fully vaccinated (except for accompanying children under the age of 12 years old) and travelling to countries listed under Categories I ("Low Infection Category") & II, III & IV ("General Travel Category) in the Travel Health Control Measures. COVID-19 extensions will not be available to members travelling to countries listed under 'Restricted Category'.

For updated listing of countries under this arrangement, please refer to ICA website:
<https://www.ica.gov.sg/enter-transit-depart/departing-singapore>

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Annual Premium

	SUPER PLUS		STANDARD PLUS		BASIC PLUS	
	BUSINESS	INCL. LEISURE	BUSINESS	INCL. LEISURE	BUSINESS	INCL. LEISURE
ASIA PACIFIC Per Insured Person	277	370	218	292	180	240
WORLDWIDE Per Insured Person	398	532	320	427	226	300

GROUP SIZE DISCOUNTS

2 to 10 Persons	As per above rates
11 to 24 Persons	10% Discount
25 to 50 Persons	15% Discount
Above 50 Persons	20% Discount

DEFINITIONS

Asia Pacific	means the following countries: <table border="0"> <tr> <td>ASEAN countries</td> <td>China</td> <td>Nepal</td> <td>Mongolia</td> <td>Taiwan</td> </tr> <tr> <td>Australia</td> <td>Hong Kong</td> <td>South Korea</td> <td>New Zealand</td> <td>Tibet</td> </tr> <tr> <td>Bangladesh</td> <td>India</td> <td>Macau</td> <td>Pakistan</td> <td>The Pacific</td> </tr> <tr> <td>Bhutan</td> <td>Japan</td> <td>Maldives</td> <td>Sri Lanka</td> <td>Islands</td> </tr> </table> but shall exclude the Hawaiian Islands.	ASEAN countries	China	Nepal	Mongolia	Taiwan	Australia	Hong Kong	South Korea	New Zealand	Tibet	Bangladesh	India	Macau	Pakistan	The Pacific	Bhutan	Japan	Maldives	Sri Lanka	Islands
ASEAN countries	China	Nepal	Mongolia	Taiwan																	
Australia	Hong Kong	South Korea	New Zealand	Tibet																	
Bangladesh	India	Macau	Pakistan	The Pacific																	
Bhutan	Japan	Maldives	Sri Lanka	Islands																	
Worldwide	means the rest of the world and countries under "Asia Pacific"																				
Age Limit	means an Insured Person must be aged at or below sixty-five (65) years at inception of the first policy year or eighty (80) at inception of renewal policy year.																				
Overseas Trip	means business travel undertaken by the Insured Person up to a maximum of 120 consecutive days from the date of departure from Singapore until the return to Singapore or place of regular employment should the Insured Person be based outside Singapore. It includes Personal Deviation within the geographical area of coverage before, during and/or immediately after such business travel duly authorised by You. Overseas Trip is extended to cover inter-provinces and inter-state travel and only inter-city travel exceeding 150km for the point of departure.																				

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 QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

IMPORTANT NOTES

- Subject to minimum premium of \$500
 - This product would be applicable for professionals and occupations that perform indoor activities mostly office-related (i.e Class 1 and etc).
 - Minimum headcount of 2 employees and above are required.
 - Policy can be arranged on Un-Named Basis for groups of 5 employees and above, subject to a minimum of 10% of total employee headcount. The insurance contract is subject to completion of proposal form.
 - For further details and customised plan, kindly contact your servicing underwriter.
 - Subject to satisfactory underwriting condition, we reserve the rights to alter the terms and rates above. In the meantime, no insurance is in-force until application is accepted by QBE.
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24-Hour Emergency and Assistance Helpline

Call the AAI Helpline at **(65) 6322 2688** in the event of an emergency, serious injury, sickness or death.

Information you will need to provide:

- Insured Person's name
- Company's name
- The nature of injury or sickness
- Details of attending doctor, if available
- Present location and contact particulars

MAJOR EXCLUSIONS

As with any insurance policy, some exclusions to the cover do apply. Listed below are some of the major exclusions of Corporate Travelon 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.e)
 - Nuclear fission or radioactive contamination
 - "Pre-Existing Condition" means any injury or illness which the Insured have received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received, prior to the effective date of the policy or the first year of an Insured Person's cover, whichever is the later and which the Insured should reasonably be aware of.
 - law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, 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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QBE

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