

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 IPA 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 business trip up to 90 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 and bonesetter 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 and bonesetter in Singapore 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 IPA Singapore Pte Ltd		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 (\$\$)	SUPER PLUS	STANDARD PLUS	BASIC PLUS
SECTION 6 - Baggage Delay	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	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

Annual Premium

	SUPER PLUS		STANDARD PLUS		BASIC PLUS	
	BUSINESS	INCL. LEISURE	BUSINESS	INCL. LEISURE	BUSINESS	INCL. LEISURE
ASIA PACIFIC						
Per Insured Person	231	308	182	243	150	200
WORLDWIDE						
Per Insured Person	332	443	267	356	188	250

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																	
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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 90 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).

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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.

24-Hour Emergency and Assistance Helpline

Call the IPA 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.
- 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



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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TravelCorporate/JUL19