

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 AAI 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
- COVID-19 extensions

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. The Insured Person must be a Singapore Resident.

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 (S\$)		FAMILY PLAN (S\$)	
	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
• Including treatment by Chinese Physician, acupuncturist, bonesetter, chiropractor and physiotherapist up to	500	250	1,000	500
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
• Including treatment by Chinese Physician, acupuncturist, bonesetter, chiropractor and physiotherapist up to	500	250	1,000	500
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 AAI only (Pre-existing condition is covered)	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 (S\$)		FAMILY PLAN (S\$)	
	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				
i) Overseas (for every 6 hours delay)	100	50	100	50
ii) Singapore (for every 6 hours delay)	Sub-limit to 50% of above stated limits		Sub-limit to 50% of above stated limits	
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	INDIVIDUAL PLAN (\$\$)		FAMILY PLAN (\$\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
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
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

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 & STANDARD PLUS LIMITS)

INDIVIDUAL PLAN	Per Insured Person	\$S\$100 per day up to \$S\$1,000
FAMILY PLAN	Per Insured Family	\$S\$200 per day up to \$S\$2,000

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 of the Insured Person or accompanying Immediate Family Member(s) 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 supervised test requirement by local authority 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

	INDIVIDUAL PLAN (\$\$)		FAMILY PLAN (\$\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
Per Adult up to age 70 years	150,000	150,000	150,000	150,000
Per Adult exceeding age 70 years	75,000	50,000	75,000	50,000
Per Child	NA	NA	50,000	50,000
Per Family	NA	NA	300,000	300,000

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 supervised test requirement by local authority 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 supervised test requirement by local authority and swab test if tested negative.

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

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

	INDIVIDUAL PLAN (\$\$)		FAMILY PLAN (\$\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
Per Adult up to age 70 years	150,000	150,000	150,000	150,000
Per Adult exceeding age 70 years	75,000	50,000	75,000	50,000
Per Child	NA	NA	50,000	50,000
Per Family	NA	NA	300,000	300,000

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 supervised test requirement by local authority 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 & STANDARD PLUS LIMITS)

	INDIVIDUAL PLAN (\$\$)	FAMILY PLAN (\$\$)
Per Insured Person	2,500	2,500
Per Insured Family	NA	5,000

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 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 Member(s) 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:

- 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) Cancellation 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) Border closure declared by the overseas country/region
- j) If the policy is purchased less than 6 days prior to the scheduled commencement of the Trip
- k) 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.

SECTION 5 - Trip Disruption arising from COVID-19 (SUPER & STANDARD PLUS LIMITS)

	INDIVIDUAL PLAN (\$\$)	FAMILY PLAN (\$\$)
Overall section Per Insured Person	2,500	5,000
Accommodation expenses Per room per night	200	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 supervised test requirement by local authority 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>

Your coverage options and premium inclusive of Covid extensions

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

	INDIVIDUAL PLAN (S\$)		FAMILY PLAN (S\$)	
	SUPER PLUS	STANDARD PLUS	SUPER PLUS	STANDARD PLUS
ASIA PACIFIC				
Minimum premium per person/per policy	54.00	38.40	121.20	85.20
Premium every 3 days	18.00	12.00	40.80	27.60
Annual Plan	417.60	313.20	669.60	NA
WORLDWIDE				
Minimum premium per person/per policy	108.00	78.00	180.00	132.00
Premium every 3 days	36.00	24.00	60.00	42.00
Annual Plan	531.60	427.20	850.80	NA

EXTENDED PERIOD

In the event of delay caused by a scheduled public conveyance, injury or sickness (including COVID-19) 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 Islands
Bhutan	Japan	Mongolia	Sri Lanka	

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.
 - 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
 - Persons who are not Singapore Residents
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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

Part of QBE Insurance Group Unique Entity No. 198401363C

1 Wallich Street, #35-01,
Guoco Tower, Singapore 078881
Tel : (65) 6224 6633
www.qbe.com/sg

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