

# Travel Protector

Travel without worries with one of our tailored insurance covers.



# Choose the Travel Insurance Plan that suits your trip

Whether you are travelling overseas or domestic, QBE is with you on your trip. We provide comprehensive insurance cover to put your mind at rest while travelling solo, with family or group.

## Step 1 The Journey



One-Way

or



Round Trip

or



Annual Plan

## Step 2 Geographical Area



### Domestic

East and West Malaysia.

or

### Asia Pacific

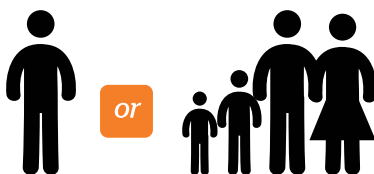
The ASEAN countries, Australia, Bangladesh, Bhutan, China, Hong Kong, India, Japan, Korea, Macau, Maldives, Mongolia, New Zealand, Pakistan, Sri Lanka, Taiwan, Tibet and the Pacific Islands, excluding the Hawaiian islands and Sanction countries.

or

### Worldwide

The rest of the world and countries under Asia Pacific.

## Step 3 Plan Type



### Individual

Cover the insured person - the name described in the policy schedule.

or










### Family

The insured person and the legal spouse.

The insured person and accompanying children.

The insured person, legal spouse and the accompanying children.



# Main Benefits

-  Personal Accident
-  Medical Expenses
-  Evacuation & Repatriation
-  Loss of Travel Document
-  Baggage Loss or Delay
-  Trip Cancellation or Delay
-  Home Protection
-  Personal Liability
-  Terrorism



# Special Features

## Insolvency of Travel Agency


Our Policy reimburses you for non-refundable expenses, such as :

-  Irrecoverable deposits
-  Irrecoverable travel fares paid in advance

## Evacuation & Repatriation - UNLIMITED

-  Emergency Medical
-  Evacuation Repatriation of mortal remains

## Rental Car Excess

-  If the Rental Car is damaged due to an accident, we will reimburse you the Policy Excess of the Rental Car.

## Special Tourist Activity

This Policy provides cover against injury from engaging with the following activities:



Bungee Jumping



Hot Air Ballooning



Sky Diving



Hang-gliding



Jet Skiing



Skiing/  
Snowboarding



White Water  
Rafting



Hiking/  
Trekking



Underwater  
Activities



Canoeing

**24 hours  
Worldwide  
Emergency Assistance**

 **(603)7628 3611**

*The Worldwide Emergency Assistance will provide 24-hour network of service centers, telephone advice and assistance to you*

- Medical Referral and Arrangement for Medical Appointments
- 
- Weather & Foreign Exchange Information
- 
- Tele-Medical Consultation
- 
- Location of Lost Items or Personal Belongings
- 
- Emergency Travel Assistance
- 
- Embassy Referral
- 
- Inoculation, Passport & Visa Information

# Schedule of Benefits

## Round Trip

	Plan 1	Plan 2	Plan 3	
	International			Domestic
	Plan Limit (RM)			

### A. Personal Cover

<b>1 Personal Accident</b> Pays for Accidental Death & Total Permanent Disablement.	Adult Child Family	100,000 25,000 300,000	200,000 50,000 600,000	300,000 75,000 900,000	100,000 25,000 300,000
<b>2 Medical Expenses</b>					
<b>2.1 Medical Expenses</b> Reimburse the medical, hospital or related expenses incurred due to injury or sickness whilst overseas, or due to injury for domestic trip.	Up to 70 yrs Above 70 yrs Per family	200,000 100,000 400,000	350,000 175,000 700,000	500,000 250,000 1,000,000	25,000 12,500 50,000
<b>2.2 Follow up Medical Expenses in Malaysia Due to Injury</b> Reimburse the cost incurred for follow-up medical treatment in Malaysia up to 45 days.	Up to 70 yrs Above 70 yrs Per family	20,000 10,000 40,000	35,000 17,500 70,000	50,000 25,000 100,000	Not applicable
<b>2.3 Alternative Treatment</b> Reimburse the cost incurred for traditional medical treatment up to 45 days.		300	500	1,000	Not applicable
<b>2.4 Overseas Daily Hospital Income</b> Pays the daily allowance while admitted to hospital.	Individual Family	Not applicable	<i>250 / day</i> 20,000 40,000	<i>350 / day</i> 28,000 56,000	<i>100 / 24 hr</i> 3,000 6,000
<b>2.5 Compassionate Visit</b> Pays the cost of travel and accomodation for a relative or friend to visit for being hospitalized for more than 5 days.	Individual Family	Not applicable	12,500 25,000	25,000 50,000	2,500 5,000
<b>2.6 Child Protection</b> Pays the cost of travel and accomodation for a relative or friend to accompany the child back to Malaysia for being hospitalized more than 5 days.	Individual Family	Not applicable	15,000 30,000	25,000 50,000	2,500 5,000
<b>3 Worldwide Emergency Assistance</b> Provides emergency medical evacuation and repatriation of mortal remains.	Individual Family	100,000 200,000	Unlimited	Unlimited	150,000 300,000

### B. Travel Inconvenience Cover

<b>4 Travel Cancellation, Postponement or Curtailment</b> Reimburse the irrecoverable transportation or accomodation cost when the trip is cancelled, postponed or cut short (Postponement is applicable for overseas trip only).	Individual Family	Not applicable	20,000 40,000	30,000 60,000	2,000 4,000
<b>5 Travel Delay or Re-route</b> Pays for delay in arrival due to the Common Carrier's delay or re-route (Re-route is applicable for overseas trip only).	Individual Family	Not applicable	<i>200 / 6 hours</i> 3,600 7,200	4,000 8,000	1,000 2,000
<b>Travel Missed Connection</b> Pays for the Common Carrier's miss connection and no alternative transportation is available within 6 consecutive hours.	Individual Family	Not applicable	100 150	200 300	Not applicable
<b>6 Flight Overbooked</b> Reimburse the accomodation cost due to an overbooked flight and no alternative transportation is available within 4 consecutive hours.	Individual Family	Not applicable	250 500	500 1,000	Not applicable
<b>7 Loss or Damage of Baggage or Personal Effects</b> Reimburse the repair or replacement cost of accompanied baggage or personal effects due to theft.	Individual Family	Not applicable	<i>up to 500 / item or 1,500 / laptop</i> 5,000 10,000	10,000 20,000	2,500 5,000

# Frequently Asked Questions

## 1 Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependent(s) of Pass Holders.

## 2 Who is eligible to be covered under the Family Plan?

### Family Plan Includes:

- ◆ The policy holder, one of legal spouse or
- ◆ The policy holder and accompanying Child(ren) or
- ◆ The policy holder, one of legal spouse and accompanying Child(ren)

## 3 What is the age limit?

### Round Trip

**Children** 30 days to 18 years old or up to 23 years old, if he/she is a full time student

**Adult** 18 to 80 years old

### Annual

**Children** 30 days to 18 years old

**Adult** 18 to 70 years old renewable up to 80 years old

### One-Way

**Children** 2 to 18 years old. 30 days up to below 2 years old named infant is entitled to 10% of Personal Accident cover.

**Adult** 18 to 80 years old

## 4 Maximum Trip duration

### International

**Round Trip** The maximum length of each cover trip is 90 days

**Annual Plan** The maximum length of each cover trip is 90 days with unlimited number of trips per year

### Domestic

**Round Trip** The maximum length of each cover trip is 30 days

## 5 What are the key benefits of the policy?

Please refer to the Schedule of benefits in this brochure or the Insurance Policy for more details.

## 7 What are the major exclusions under the policy?

Please refer to the Insurance Policy or Product Disclosure Sheet.

## 8 How much premium do I have to pay?

You may refer to the premium table in the brochure. Please note the policy is subject to a minimum premium and there is SST and Stamp duty applicable. Please contact a QBE insurance agent or Branch Office for quotation or more information.

## IMPORTANT NOTES

- ◆ This brochure is not a contract of insurance. The precise terms, conditions are specified in the insurance policy.
- ◆ You can request to view the actual insurance policy before you sign up. Kindly contact a QBE insurance agent or customer service for assistance.
- ◆ In the event of a conflict between the English and the translated versions of the brochure, the English version shall prevail.