

# QBE TRAVELON Cover™

FOR INDIVIDUALS AND FOR BUSINESS



# TRAVELON Plan

Wherever your destination and whether you are travelling alone or with family, on holiday or on business, there is a TRAVELON plan to suit your specific travel insurance needs.

Your QBE TRAVELON Cover policy provides 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 plan, 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 the trips you make in the year.

## Why Choose QBE TRAVELON?

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- Hassle free annual plan
- Family coverage available with no limit to the number of children included
- Payment of overseas medical costs & additional expenses
- 24-hour IPA Helpline
- Compassionate visit by relative/friend when the insured person is hospitalised overseas and unfit for evacuation and no adult is with the insured person - **ENHANCED**
- Provision for follow-up treatment in 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 - **NEW**
- UNLIMITED cover for medical emergency evacuation including medically supervised repatriation
- UNLIMITED cover for repatriation of mortal remains
- Accidental death & permanent total disablement entitlement
- Double indemnity for public conveyance - **NEW**
- 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 - **ENHANCED**
- Coverage for travel delay including missed travel connection - **ENHANCED**
- High personal liability limit
- Hijack cover
- Alternative employees' expenses (for business trips)
- Get your insurance ready within 24 hours

### 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 your benefits

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

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

	Individual Plan (S\$)		Family Plan (S\$)	
	Super Plus	Standard Plus	Super Plus	Standard Plus
<b>Personal Covers</b>				
<b>1. Medical &amp; Additional Expenses</b>				
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 from return date	25,000	12,500	50,000	25,000
b. For treatment sought in Singapore within 7 days after return & 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
<b>2. 24hrs Medical Emergency Evacuation &amp; Repatriation including return of Mortal Remains</b>				
	Unlimited	Unlimited	Unlimited	Unlimited
<b>3. Overseas Hospital Confinement Benefit</b>				
	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
<b>4. Accidental Death &amp; Permanent Total Disablement</b>				
Per Adult: up to age 70 yrs	250,000	125,000	250,000	125,000
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	500,000	250,000
<b>Bonus 1</b>				
Double Indemnity for Public Conveyance				
Per Adult: up to age 70 yrs	500,000	250,000	500,000	250,000
Per Adult: above age 70 yrs	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	5,000	3,000	8,000	5,000
6. Baggage Delay: 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
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 &/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	200	100	300	150
In the Aggregate	1000	500	2000	1000
10. Hijack (exceeding 12 consecutive hrs)	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 48hrs up to 200		50 every 48hrs 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. Terrorism (excludes nuclear, biological & chemical means) limited to:				
Per Adult: up to age 70 yrs	250,000	125,000	250,000	125,000
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	500,000	250,000

## Your Coverage Options and Premium

Use this table to identify which QBE TRAVELON Cover 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				
Premium per day	6	4	12	8
Minimum premium per policy/person	49	32	90	60
Annual plan	343	256	549	NA
Worldwide				
Premium per day	9	6	18	12
Minimum premium per policy/person	72	48	144	96
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 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	North Korea	Mongolia	Taiwan
	Australia	Hong Kong	South Korea	New Zealand	Tibet
	Bangladesh	India	Macau	Pakistan	the Pacific
	Bhutan	Japan	Maldives	Sri Lanka	Islands
		Nepal			
	but shall exclude the Hawaiian Islands.				
Worldwide	means the rest of the world and countries under "Asia Pacific"				
Family Cover	means				
	<ul style="list-style-type: none"><li>• for a Single Trip, policy shall 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 from 3 months to under 18 years of age.</li><li>• or an Annual Plan, policy shall include the Insured Person, spouse and dependant legal Child(ren) who is/are aged from 3 months up to under 18 years of age.</li></ul>				
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				

## Major Exclusions

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

- War and the like perils, riots and civil commotion and terrorism caused by biological, nuclear and chemical means.
- Self-inflicted injury or suicide, drug abuse, alcoholism, mental disorder, congenital anomalies, HIV infection and AIDs related infection.
- Childbirth, pregnancy, miscarriage, abortion and all complications in connection therewith notwithstanding that such event may have been accelerated or induced by an accident.
- Nuclear fission or radioactive contamination.
- Pre-existing conditions; which refer to any injury, sickness or medical (including pregnancy)/dental condition already existing or with sign or symptom presented whether the insured person is or should have been reasonably been aware of before the effective dates of respective sections of coverage under this policy.
- Military service including reservist training.
- Professional sports, water sports involving the use of any artificial breathing apparatus unless under the supervision of diving instructor, aerial activities, hiking/trekking tours to remote areas unless with licensed guides, mountaineering and rock climbing.
- Air travel other than as a fare-paying passenger on a fully licensed aircraft.
- Engagement in manual employment.

# What You Need TO Do

Just 3 simple steps and you can start to enjoy a peace of mind.

## Step 1: Apply

- Approach an authorised QBE agent/broker and discuss your needs, then select the plan that best meet 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 Your Coverages In Your Policy

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

## Step 3: Check Policy

- Ensure that 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 that QBE Insurance offers to you. However, we shall not liable to pay any benefit in respect of a Policy so cancelled.

## What should you do in the event of a claim?

All claims must be made to QBE Insurance (International) Limited within 30 days after the completion of your trip. Doctor's reports or certificates and hospital bills are required to support a claim. 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 on +65 6224 6633 or visit our website [www.qbe.com.sg](http://www.qbe.com.sg)

## For personal emergencies call the IPA Helpline

In the event of an emergency, serious injury, sickness or death, call the IPA Service Centre; any time, day or night, for assistance. **IPA Service Centre, Singapore Tel: +65 6322 2688**

Information you will need to provide:

- Your Name
- QBE TRAVELON Certificate Number
- Nature of injury or sickness
- Details of attending doctor, if available
- Present location and contact particulars

# Notes





## **For other claims - remember these important points**

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### **Baggage lost or stolen**

Report to Police or carrier (e.g, airline, shipping company) within 24 hours and obtain confirmation, report or reference number.

### **Personal Liability Claim**

Do not make any offer, promise or payment or otherwise admit liability. Ask for any claim against you to be put it writing.

### **Loss of Money**

Report to Police within 24 hours and obtain acknowledgement or written statement of their Report.

### **Loss of Travellers' Cheques or Credit Cards**

Report to issuing authority or organisation as soon as possible, as practicable, after discovery of the loss.

## **QBE INSURANCE (INTERNATIONAL) LIMITED**

A member of the worldwide QBE Insurance Group Unique Entity No. S16FC0047K

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Effective 1 January 2012

### **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 QBE servicing agent / broker or visit the GIA / LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).