

# 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
- 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
<b>SECTION 1</b> - Medical and Additional Expenses	1,000,000	500,000	300,000
<ul style="list-style-type: none"> <li>Including treatment by Chinese Physician, acupuncturist and bonesetter up to</li> </ul>	500	250	150
Bonus 1 - Follow-up Medical Treatment In Singapore	25,000	12,500	6,500
<ul style="list-style-type: none"> <li>Including treatment by Chinese Physician, acupuncturist and bonesetter in Singapore up to</li> </ul>	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
<b>SECTION 2</b> - Medical Emergency Evacuation including Medically Supervised Repatriation and Repatriation of Mortal Remains arranged through IPA Singapore Pte Ltd		Unlimited	
<b>SECTION 3</b> - 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
<b>SECTION 4</b>			
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
<b>SECTION 5</b> - Baggage and Personal Effects (including Golfing Equipment)	6,000	4,000	2,000
<ul style="list-style-type: none"> <li>Any one item, pair or set up to</li> </ul>	500	250	150
<ul style="list-style-type: none"> <li>For jewellery, photographic, video and electronic equipment limited to</li> </ul>	1,500	750	500

# Corporate Travelon Cover

PER INSURED PERSON (\$\$)	SUPER PLUS	STANDARD PLUS	BASIC PLUS
<b>SECTION 6</b> - 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
<b>SECTION 7</b> - 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
<b>SECTION 8</b> - Loss of Deposits and Cancellation Charges including Curtailment Expenses	25,000	12,500	6,500
<b>SECTION 9</b> - 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
<b>SECTION 10</b> - 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
<b>SECTION 11</b> - Overbooked Flight	200	100	100
<b>SECTION 12</b> - Personal Liability	1,000,000	500,000	250,000
<b>SECTION 13</b> - Loss of Use Of Hotel Facilities For every 48 hours	50 up to maximum of 200		
<b>SECTION 14</b> - Home Protection	5,000	2,500	1,500
Any one article or pair or set of articles of Valuables up to	500	500	500
<b>SECTION 15</b> - Alternative Employees' Expenses Applicable to Business Trips only	5,000	2,500	1,500
<b>SECTION 16</b> - Full Terrorism Cover	500,000	300,000	200,000
<b>SECTION 17</b> - Rental Car Excess Charges	1,000	750	500
<b>SECTION 18</b> - Financial Collapse of a Registered Travel Agency	5,000	3,000	3,000
<b>SECTION 19</b> - 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																	
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 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.																				

# Corporate Travelon Cover

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## IMPORTANT NOTES

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- 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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## MAJOR EXCLUSIONS

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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
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# Corporate Travelon Cover Proposal Form

QBE Insurance (Singapore) Pte Ltd



Statement pursuant to Section 25(5) of the Insurance Act, Singapore, (Cap 142): You are to disclose in this proposal form fully and faithfully all the facts, which you know or ought to know, otherwise the policy issued hereunder may be void. (Please complete the form in block capitals, giving full and complete details, and ticking (✓) the appropriate boxes. If space is limited, kindly attach a separate sheet.)

## Details of The Proposer

Name of Company	<input type="text"/>
Nature Of Business/ Contact Person (Name)	<input type="text"/> Tel <input type="text"/>
Email	<input type="text"/>
Address	<input type="text"/>
Period of insurance:	From: <input type="text"/> To: <input type="text"/>

## Details of The Traveller(s)

NAME OF INSURED PERSON (S)	NRIC/FIN. /PP NO.	DATE OF BIRTH (DD/MM/YY)	OCCUPATION/ CLASSIFICATION	PLAN TYPE	BUSINESS /INCL. LEISURE	ANNUAL PREMIUM	DESTINATION
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							

\*IF THE SPACE PROVIDED IS INSUFFICIENT, PLEASE ATTACH A SEPARATE SHEET.

Total Number of Employees	<input type="text"/>
Total number of Insured Persons	<input type="text"/>

## Claim History, Pls Tick (✓)

- I/We declare no claims for the last 3 years.
- I/We declare claims for the last 3 years.  
(Please provide claims details on a separate sheet.)

### Important Notes

- The Insured Person must be domiciled in Singapore.
- No insurance is in force until this application has been accepted by QBE.

## Declaration

I/We hereby declare that the statements and particulars given by me/us in this proposal form are true and that nothing materially affecting the risks to be insured has been concealed by me/us. I/We also declared that I am/ we are not travelling contrary to the advice of a Medical Practitioner, or for the purpose of obtaining medical treatment. The Insured Person(s) is/are currently in good health, free from any physical impairment, infirmity, disability or deformity.

Signature of Proposer & Company stamp:

Date:

## Payment Options (Please ✓ your choice of credit card)

Cheque No.

MASTERCARD  VISA

Expiry date:

Cardholder's Name:

Signature:

## Agent/Broker Details

Name

Code

Tel/HP

Email



## Personal Data Protection Act

To process, administer and/or manage your relationship, account and policy with QBE Insurance (Singapore) Pte Ltd (QBE), QBE will necessarily need to collect, use, disclose and/or process your personal data or personal information about you. Such personal data includes (i) information set out in this [form] and any other personal information provided by you or possessed by QBE; and (ii) your claims.

Such personal data will be collected, used, disclosed and/or processed by QBE for the purpose(s) of:

- considering whether to provide you with the insurance you applied for;
- processing your application for underwriting and insurance;
- administering and/or managing your relationship, account and/or policy with QBE;
- processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy;
- carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by QBE;
- carrying out your instructions or responding to any enquiries by you;
- dealing in any matters relating to the services and/or products which you are entitled to under this policy which you are applying for or have applied; (including the mailing of correspondence, statements, invoices, reports or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages);
- investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion of the aforementioned; and/or complying with applicable law in administering and managing your relationship with QBE.

(collectively the “Purposes”)

We may/will also be collecting from sources other than yourself, personal data about you, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data for one or more of the above Purposes.

Your personal data may/will be disclosed by QBE to its third party service providers or agents (including its lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes, as such third party service providers or agents, if engaged by QBE, would be processing your personal data for QBE for one or more of the above Purposes.

By signing below, you:

- consent to QBE collecting, using, disclosing and/or processing your personal data for the Purposes as described above;
- consent to QBE collecting personal data about you from sources other than yourself and using, disclosing and/or processing the same, for one or more of the Purposes as described above;
- consent to QBE disclosing your personal data to its third party service providers, or agents (including its lawyers/law firms), for the Purposes as described above; and
- consent to QBE transferring your personal data out of Singapore to its third party service providers, or agents where such third party service providers or agents are sited (whether in Singapore or outside of Singapore), for the Purposes as described above.

If you have any comments or questions about our Data Protection policy, please refer to our website: [www.qbe.com.sg](http://www.qbe.com.sg). Alternatively, you may email us at [info.sing@qbe.com](mailto:info.sing@qbe.com).

I have read and agree to the above.

Name & Signature of Authorised officer:

Company stamp:

Designation:

Date:

## Notes



# QBE

## **QBE Insurance (Singapore) Pte Ltd**

A member of the worldwide QBE Insurance Group Unique Entity No. 198401363C

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