



# A QBE Specialist Insurance Solution

## QBE INFLATION Cover™

QBE Inflation Cover is QBE's premier Personal Accident cover. It is uniquely designed to provide a high level of protection and flexibility. The sum insured is not restricted by any fixed plans. Your clients choose the amount of benefits to suit their needs and budget. Premium will be charged according to their choice of sum insured.

### Very Few Exclusions And Wide Coverage

Our coverage for this product is very broad and carries very few exclusions. The only exclusions are : War and allied perils, suicide, pregnancy or childbirth, professional sports, flying as a crew member, driving or riding in any kind of race, AIDS and terrorism.

### Special Feature

- On each renewal of the policy, a 10% increase per year, up to a maximum of 50% in total, shall be added to the Capital Sum provided no claim has been made on any of the benefits provided in the Schedule during the preceding year of insurance. No additional premium is imposed for the increase in Capital Sum.

### Benefits

1. *Accidental Death and Disablement*  
In the event of Accidental Death or Disablement occurring within 12 months from the date of bodily injury, a lump sum, in accordance with the percentage specified in the given Scale of Benefits, is payable.
- 2.1. *Temporary Total Disablement*  
In the event the Insured becomes temporarily totally disabled and is unable to engage in and attend to any duties pertaining to his occupation, profession or business, a weekly benefit at the insured amount is payable for such period of temporary total disablement.
- 2.2. *Temporary Partial Disablement*  
In the event the Insured becomes temporarily partially disabled and is unable to engage in or attend to a substantial part of his occupation, profession or business, a weekly benefit at 50% of the insured amount selected under item 2.1 overleaf is payable for such period of temporary partial disablement.  
The maximum period payable for 2.1 and 2.2 collectively is 104 weeks.
3. *Hospital Income*  
In the event the Insured is confined in a hospital for treatment of bodily injury following an accident, a weekly benefit at the insured amount is payable for such period of confinement. The maximum period payable for this benefit is 104 weeks.
4. *Medical Expenses*  
In the event the Insured requires medical treatment for injuries resulting from an accident, the policy pays the actual necessary and reasonable medical, hospital or surgical expenses incurred provided such treatment is received from a qualified medical practitioner.





## Rating Table

1. Accidental Death & Disablement (per RM10,000)	RM14.84	RM20.14	RM26.50
2.1 Temporary Total Disablement (per RM100 per week) 2.2 Temporary Partial Disablement (at 50% of 2.1)	RM26.50	RM34.45	RM42.40
3. Hospital Income (per RM100 per week)	RM10.60	RM13.78	RM16.96
4. Medical Expenses per accident, limit of			
RM 500	RM10.60	RM13.78	RM16.96
RM 1,000	RM15.37	RM19.08	RM23.32
RM 2,000	RM23.32	RM28.62	RM34.98
RM 3,000	RM28.62	RM36.04	RM43.46
RM 4,000	RM33.92	RM42.40	RM50.88
RM 5,000	RM38.16	RM47.70	RM57.24

The Premium is subject to \*Service Tax.

\* QBE Insurance (Malaysia) Bhd reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the Service Tax legislation and guidelines. Any modifications will be implemented in accordance with changes to the prevailing legal framework from time to time.

## Classification Of Occupation

### Class I

Professions and occupations involving indoor work mainly of a sedentary (requiring much sitting) nature such as accountants, administrators, architects, auditors, bankers, clergymen, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, secretaries, stockbrokers, surgeons (not veterinary) and teachers.

### Class II

Professions and occupations involving outdoor or site work or occasional manual work only when supervising workmen, such as builders (superintending), civil engineers, commercial travellers, decorators (superintending), drivers, foremen, grocers, hairdressers, pharmacists, plumbers (superintending), outdoor salesmen, surveyors, tailors.

### Class III

Professions and occupations involving manual work without machinery such as bakers, builders (not using woodworking machinery), butchers, carpenters (not using woodworking machinery), electrical engineers, farmers, fishmongers, motor or mechanical engineers, painters, plumbers, veterinary surgeons.

All other professions and occupations not mentioned above must be referred to the Company for approval.



### QBE INSURANCE (MALAYSIA) BERHAD

(Licensed under Financial Service Act 2013, regulated by Bank Negara Malaysia)

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#### IMPORTANT NOTE:

This document is for your information and the description herein is a summary only. It does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details, please read our policy wordings which are available on request.