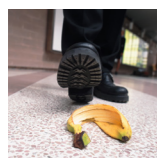




Personal Accident



Personal Accident Insurance offers financial protection for our customer's life anytime and anywhere.

QBE Indonesia has developed a range of products designed to provide coverage options for both corporate and retail customers.

Coverage can always be tailored to individual and corporate requirements. Our aim is to provide competitive and customer focused insurance solutions. QBE Indonesia also provides options for individual and family, with cover for permanent and temporary disablement, lump sum payment for death following an accident and medical expenses following an accident.

Travel



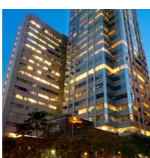
At QBE Indonesia, we offer competitive Travel Insurance for individuals and families, annual as well as per trip coverage plans, not just for the time you are away but also before you depart.

We are aware that hazards associated with overseas travel can be very expensive and these could include loss or damage to your baggages and personal effects, financial consequences of a trip cancellation and medical expenses which can quickly mount up when overseas.

Our Travel Insurance products provide coverage for:

- Emergency assistance and Repatriation
- Hospital and medical cost
- Loss of travel documents
- Luggage and personal effects
- Personal accident
- Personal liabilities
- Trip delay, cancellation and curtailment

Property



QBE Indonesia offers a range of property products to protect businesses against physical damage or loss of assets and business interruption. These risk classes usually represent the core components of packages that are tailored to cover various assets such as buildings, plants, stocks, equipment and machinery.

We offer Industrial All Risks/ Property All Risks Insurance (IAR/PAR) policies for large companies and Material Damage Insurance (Fire & Perils) policies for small-to-medium enterprises, as well as Earthquake Insurance for buildings, plants, stocks, equipment and machinery.

Distributed through our intermediary partners, we can tailor solutions for commercial properties, corporate properties and complex industrial properties. Our experienced team can also deliver a seamless combined package.

Motor



QBE's Motor Insurance is designed to meet the needs of individuals and businesses looking to cover:

- Accidents and damage to vehicles
- Theft
- Third party liability

Our experienced team works together with our intermediary partners to tailor individual insurance for clients. We can also create tailored vehicle risk management programme and reports to help reduce claims costs.

Professional Liability



QBE's Professional Liability insurance is essential in risk management for professionals. Our products provide protection against legal liability, civil liability and negligence against third parties arising from professional advice.

- Professional Indemnity Insurance – Protects against civil liability for breach of professional duty in their business practice.
- Directors' & Officers' Insurance – Covers breaches of directors or officers against liability whilst carrying out their duties as company directors or officers.
- Medical Malpractice Insurance – Protects medical establishments and their associated professionals against legal liability arising from malpractice that leads to bodily injury, sickness, illness, mental injury or death of patients.
- Association Liability Insurance – Provides protection to non-profit associations against legal liability incurred through its conduct or professional advices provided, as well as the management committee and employees for management liability.

QBE Indonesia

About QBE Asia Pacific

QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies, with operations in all the key insurance markets. Headquartered in Sydney as a listed company on the Australian Securities Exchange, QBE employs more than 16,000 people in 42 countries and territories with a 127-year history of proven performance.

QBE has had a presence in the Asia Pacific region for more than a century. We have developed a wealth of local knowledge and expertise, and also built very strong partnerships with professional insurance intermediaries. These give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. We have more than 1,500 staff members and 60 offices, with a presence spanning 16 markets, in the region. Moreover, QBE is among the top 10 insurers in most of the operating markets, including Hong Kong, Singapore and a majority of the six Pacific countries that we operate in.

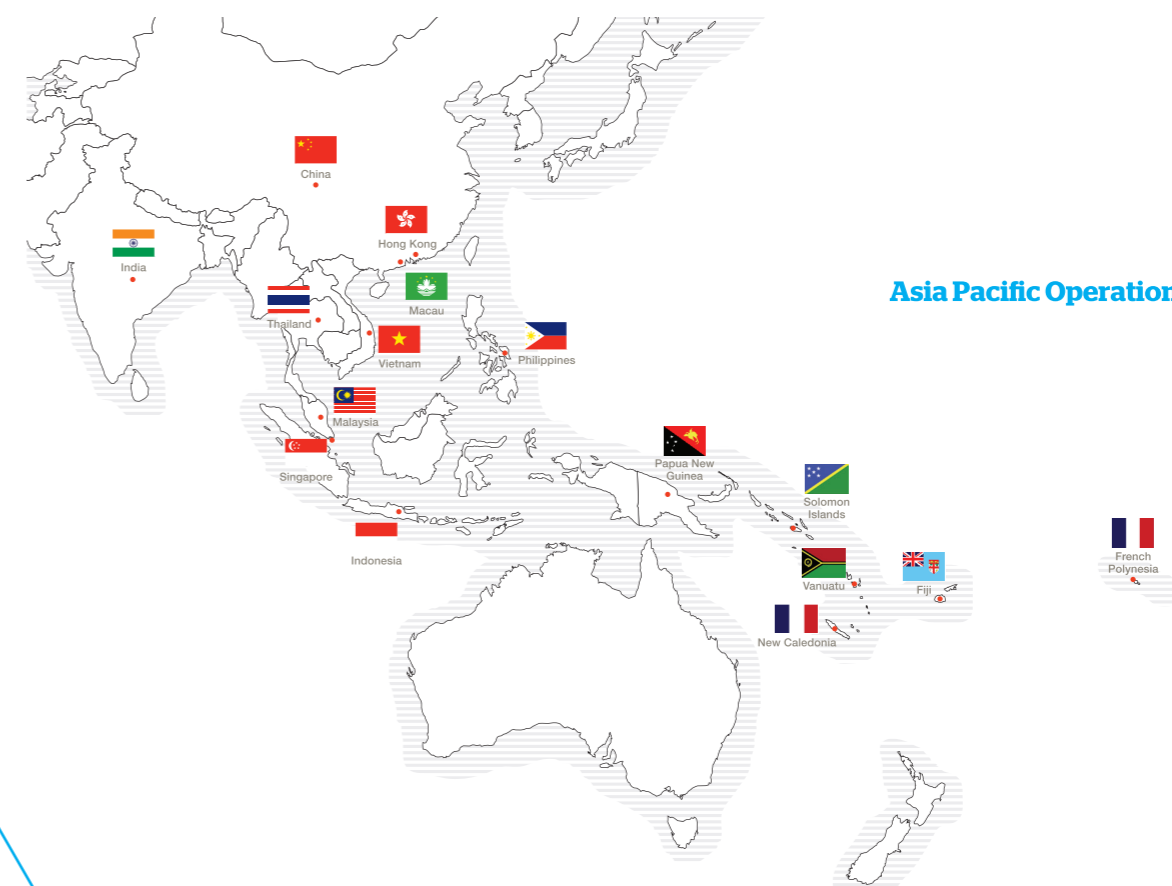
About QBE Indonesia

QBE Group first entered the Indonesian market more than a century ago. After initially working through agencies in port cities starting in Surabaya in 1906, QBE established a full branch office in Jakarta in 1913. Operations ceased during World War II, with the company re-establishing a presence in Indonesia in 1981 in an association with a local insurer.

Today, PT. QBE General Insurance Indonesia (QBE Indonesia) is majority owned by the QBE Insurance Group and is part of the Group's Emerging Markets Division.

QBE Indonesia provides insurance solutions to businesses, professionals and families through a network of branch, marketing and sales offices located throughout the country that support its primary distribution channel of agents and brokers. Over the years, QBE has introduced a number of new products to meet the changing needs of Indonesia's rapidly developing market, offering everything from basic covers to more complex insurance solutions for Marine, Engineering and Construction, property, motor, and all Liability classes as well as other general insurance needs.

We invite you to visit our website at www.qbe.co.id to learn more about our company, our products and our services.



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www.qbe.co.id

PT QBE General Insurance Indonesia is registered and supervised by the Financial Services Authority (OJK)





Our Products

QBE Indonesia provides comprehensive general insurance products to suit both corporate and personal insurance needs. We are committed to providing you with quality general insurance services.

Business Package



QBE's Business Packages provide comprehensive insurance coverage for offices and retail risks. The Packages are specially designed to protect against a wide variety of risks ranging from property damage to public liability. We provide protection for businesses of all sizes and across all industries.

We offer two types of Business Packages:

- Office Package
- Retail Package

Our Office Package provides coverage for:

- Property
- Business Interruption
- Money in Transit/Money in Premises
- Machinery Breakdown
- Electronic Equipment
- Public Liability
- Glass
- General Property

Domestic Fire & Home Package



QBE Indonesia is committed to providing our customers with peace of mind. We offer best protection against a wide variety of risks at competitive prices.

Our home packages include:

- Domestic Fire Package
- Home Basic Package
- Home Plus Package

Our Home Plus Package provides coverage for:

- Building, Fixtures, Fittings & Renovation
- Household Contents
- Worldwide Personal & Family Liability
- Personal Accident
- Domestic Workers' Compensation
- Domestic Workers' Personal Effects

Engineering & Construction



QBE Indonesia has expertise in providing insurance solutions to the engineering and construction sector. We offer flexible protection for simple building projects to large scale civil engineering projects.

Our Engineering and Construction products are distributed through our intermediary partners and can be tailored to cover:

- Contractors' All Risks (CAR)
- Contractors' Plant and Machinery (CPM)
- Civil Engineering Completed Risks (CECR)
- Electronic Equipment Insurance (EEI)
- Erection All Risks (EAR)
- Machinery Breakdown & options to include Business Interruption coverage or additional cost of working

General Accident



QBE Indonesia has the specialist in offering comprehensive financial protection againsts many areas of risks, including but not limited to the items below.

Burglary

We protect business properties or stocks against burglary including theft and robbery involving the use of violence in gaining entry to the insured premises.

Fidelity Guarantee

Our policy covers the loss of money/ property resulting from the fidelity risk on the part of employees, cashiers & responsible officers.

Money

Covers the loss of money secured in a safe, in drawers inside insured premises or in transit.

Our flexible approach allows policies to be tailored to meet our customers' specific needs while competitive terms will appeal to customers of all sizes.

General Liability



QBE's wide range of Liability products is designed to protect different types of businesses against risks in their day-to-day operations.

With access to a global network, our liability experts partner with our intermediaries to create tailored solutions to cover businesses against legal liability that may arise from accidental bodily injury or illness to any person and property damage to any third party.

Our Liability product range includes:

- Comprehensive General Liability
- Product Liability
- Public Liability
- Construction General Liability

Marine



QBE Indonesia is a marine insurance specialist with global experience. We offer localised solutions to cover complex and large marine risks.

QBE Indonesia underwrites all types of Marine Insurance including:

- Builders' Risk - Insurance cover for building a vessel and/or conversion risk
- Cargo - Marine Cargo Insurance covers for goods in transit by sea, land and air
- Charterers' Liability - for the protection of Charterers (time or voyage) against third party liabilities
- Commercial Hull - Insurance cover for vessels use for commercial purpose
- Marine Professional Indemnity - protect marine professionals against claims arising from legal liability and errors and omissions in their professional services
- Ports & Terminals - for the protection of Port Authority, Terminal Operators, Container Freight Station and Stevedores against liability for cargo handling
- Ships Owners' Protection & Indemnity - for the protection of shipowners & managers against third party liability
- Ship Repairers' Liability - Coverage to protect the shipyard if the yard would be found to be legally liable for damage while a vessel is under the care, custody and control of the yard
- Transport Operators' Liability - Coverage is designed specifically for freight forwarders, multimodal transport operators, NVOC, road hauliers, warehousing operators

Domestic Fire and Home Package
General Accident
Personal Accident
Professional Liability
General Liability
Engineering & Construction
Property
Motor
Business Package