

Company Profile

QBE Indonesia





About QBE Indonesia

QBE Group first entered the Indonesian market more than 100 years 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 Asia Pacific 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.

About QBE Group

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's success is built on the strength of our partnerships with professional insurance intermediaries. As an industry leader with more than 130 years history, we pride ourselves on the successful delivery and continuous improvement of insurance solutions tailored to meet our partners' and customers' needs. Today, QBE operates out of more than 30 countries and territories around the globe, with a presence in every insurance market with over 14,000 staff worldwide.

QBE Asia Pacific is part of the QBE Insurance Group. It has been serving customers in the Asia Pacific region for more than a century. Today, we have a strong franchise operating in 15 key markets along with a representative office in mainland China. With our solid foundation in

Purpose, Vision and Values

Our Purpose

**We give people the confidence to
achieve their ambitions**

Everyone has ambitions and goals – both personal and professional. We give people the confidence to achieve them by helping them manage risks so they can focus on the outcome they desire, not the potential barriers holding them back

Our Vision

**To be the insurer that builds
the strongest partnerships with
customers**

Our customers are defined very broadly. This means there are many different stakeholder groups we are committed to building the strongest partnerships with – they include our major trading partners, brokers, agents, insureds, policyholders, claimants as well as our most important asset, our own people.

Our Values

Open Minded
Networked
Empowered
Quality Approach
Business Acumen
Excellent Outcomes

the region, we have both the capacity and the capability to further grow our business.

QBE endeavours to serve our customers through our very strong partnerships with professional insurance intermediaries and through our wealth of knowledge and expertise in our operating markets.

Please visit our Group website at www.qbe.com for more information.



**Made Possible
QBE**

A dense, low-angle shot looking up at numerous open umbrellas of various colors. The umbrellas are packed closely together, creating a complex, overlapping pattern of bright colors. The colors include shades of blue, yellow, orange, pink, and purple. The black ribs of the umbrellas are visible, creating a network of lines across the colorful canopy. The lighting is bright, suggesting a sunny day, and the overall effect is one of vibrant energy and optimism.



QBE Indonesia is in the business of understanding and managing risks. In an increasingly volatile world, we believe that our ability to help our clients effectively manage their risks enables our clients to make more things possible.

Helping our clients satisfy their risk management needs is at the very heart of what we do. Our promise is to do everything we can to find a way to say 'yes' in providing you with the right insurance cover. Simply put, our goal is to help you make your vision a reality.

Helping big brands tackle a large market

QBE Indonesia provides insurance coverage to the Indonesian operations of two of the world's major brands – a global fast food chain and a multinational consumer goods manufacturer.

With restaurants spread across Indonesia's 33 provinces, this fast food chain of restaurants has been a client of QBE Indonesia in Indonesia for several years. QBE Indonesia provides a tailored liability and property insurance program.

The multinational consumer goods manufacturer sells a wide range of dry goods and food products across Indonesia, everything from soaps and shampoo to ice cream. Using our extensive local knowledge and working together with a proactive international broker, QBE Indonesia and the consumer goods manufacturer are working on a risk management programme to cover the diverse distribution chain that extends 3,000 kilometers across most of Indonesia's 17,000 islands.

QBE in the Community

Giving back to the community is an integral part of what we do and who we are. Our corporate responsibility mirrors our role in the community, where we are called to assist the people in need. Our support to the community is in several forms, including donations of funds as well as time. QBE Indonesia staff are involved in numerous initiatives in the community, from donating groceries and various basic needs to supporting social institutions to building a library for a halfway house to conducting a blood collection in cooperation with the Indonesia Red Cross (PMI).

QBE Indonesia has also been involved in a community service project called the QBE Indonesia Charity Programme as part of our mission to be socially responsible and contribute to the community

QBE Foundation

Since our founding, QBE has been playing an active role in the communities in which it operates. In 2011, the QBE Insurance Group formally launched a major global corporate responsibility initiative with the establishment of the QBE Foundation.

The Foundation's philosophy is to support charities that help people overcome disadvantages, strengthen their abilities, and help them to live more independently, successfully and productively.

Our objectives include making a difference in key areas that align with QBE's vision and values. We also seek to drive employee engagement by developing networking and a strong team-based culture. We strive to maximise the return and impact for any collection, distribution and allocation of philanthropic resources.

Since its establishment, the QBE Foundation has donated more than US\$500,000 to local charity organisations across Asia Pacific.

Through the Foundation's initiatives, we aim to make a difference in the lives of underprivileged children, youth and elderly in Asia Pacific.



Our Product Focus

Marine

- QBE Asia P&I
- Cargo
- Hull & Machinery
- Builders' Risk
- Charterers' Liability
- Marine Professional Liability
- Port and Terminals
- Ship Repairers' Liability
- Transport Operator Liability

General Liability

- Comprehensive General Liability
- Employers' Liability
- Public Liability
- Product Liability

Engineering

- Contractor All Risks
- Erection All Risks
- Electronic Equipment
- Civil Engineering Completed Risks
- Contractors' Plant and Machinery
- Machinery Breakdown

Professional Liability

- Civil Professional Indemnity
- Directors and Officers
- Information Communication Technology Liability
- Medical Malpractice
- Association Liability

Our Products

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 and Home Package

QBE Indonesia is committed to providing our customers with peace of mind. We offer broad 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 and Construction

QBE Indonesia has expertise in providing insurance solutions to the engineering and construction sector. We offer flexible protection from simple building projects to large scale civil engineering projects and government infrastructure 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 can offer comprehensive financial protection against many areas of risks, including but not limited to the items below.

Burglary

We protect business properties or stock 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 and responsible officers.

Money

Covers the loss of money secured in a safe, in locked 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

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



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 is found to be legally liable for damage while a vessel is under the care, custody and control of the shipyard
- Transport Operators' Liability - Coverage is designed specifically for freight forwarders, multimodal transport operators, NVOCC, road hauliers, warehousing operators

Personal Accident

Personal Accident Insurance offers financial protection for our customer's life and bodily injury 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.



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.

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

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, plant, stock, 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, plant, stock, 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.



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