

## Product Summary

### TourCare Plus Insurance

#### A) Product Information

TourCare Plus Insurance provides cover whilst the Insured Person is travelling abroad for leisure or business trip undertaken on administrative nature. The Policy provides compensation in the event of Accidental Death, reimbursement of Medical Expenses incurred whilst overseas including medical evacuation/repatriation and travel inconveniences such as lost baggage and travel delay.

##### 1. Schedule of Benefits

Description of Benefits	Insured Person	Standard
<b>PERSONAL ACCIDENT</b>		
<b>1. Personal Accident</b> (Double Indemnity for Road Accident) Compensates for Accidental death or permanent disablement following Accidental bodily injury	Per Individual • Age 75 years & below	S\$150,000
<b>MEDICAL</b>		
<b>2. Overseas Medical Expenses</b> Pays for medical and hospital expenses incurred whilst abroad as a result of Sickness or Injury including treatment by Chinese Physician & Chiropractor up to S\$500	Per Individual • Age 75 years & below	S\$250,000
<b>3. Medical Expenses Incurred upon return to Singapore</b> Follow-up treatment within 31 days from return date (following discharge from Overseas Hospital) or treatment sought within 3 days from return date and up to 31 days (if initial treatment is not sought overseas). Including treatment by Chinese Physician & Chiropractor up to S\$500	Per Individual • Age 75 years & below	S\$15,000
<b>4. Overseas Hospital Visit</b> Pays for the cost of transportation of one relative or friend if the insured is hospitalized for more than 5 days whilst Overseas	Per Individual	S\$3,000
<b>5. Additional Accommodation Expenses</b> Pays for the hotel accommodation incurred by one relative or friend if the insured is hospitalized for more than 5 days whilst Overseas, up to a limit of S\$400 per day	Per Individual	S\$2,000

<b>6. Overseas Compassionate Visit</b> Pays for the cost of transportation of one relative or friend to assist in the preparation of the mortal remains	Per Individual	S\$3,000
<b>7. Child Guard</b> Pays for the cost of returning unattended child back to home country or country of residence	Per Individual	S\$3,000
<b>8. Hospital Daily Income Benefit (Overseas)</b> Pays for each 24-hour period of Overseas Hospital confinement up to a limit of S\$200 per day subject to a maximum of 50 days	Per Individual	S\$10,000
<b>9. Hospital Daily Income Benefit (Singapore)</b> Pays for each 24-hour period of hospital confinement (more than 5 consecutive days) upon immediate return to Singapore up to a limit of S\$100 per day subject to a maximum of 5 days	Per Individual	S\$500
<b>10. Medical Expenses for Pregnancy Related Sickness</b> Pays for medical expenses for pregnancy related Sickness	Per Individual	S\$2,500
<b>11. 24-hour Medical Assistance</b> On referral or arrangement basis	Per Individual	Liberty Helpline
<b>12. Emergency Telephone Expenses</b> Pays for telephone charges as a result of medical emergency	Per Individual	S\$100
<b>13. Emergency Medical Evacuation</b> Covers all expenses for emergency medical evacuation coordinated by Liberty Helpline: (+65) 6636 1131  Special Extension for Emergency Medical Evacuation due to Pre-Existing Condition	Per Individual • Age 75 years & below  Per Individual	Unlimited  SS\$200,000
<b>14. Repatriation of Mortal Remains</b> Covers for cost of transporting Insured's mortal remains or local burial at place of death  Special Extension for Emergency Medical Evacuation due to Pre-Existing Condition	Per Individual • Age 75 years & below  Per Individual Age 75 years & below	Unlimited  S\$50,000

<b>LIABILITY</b>		
<b>15. Personal Liability</b> Insures against third party claims for bodily Injury or property damage caused by insured's negligence whilst Overseas	Per Individual	S\$500,000
<b>INCONVENIENCES</b>		
<b>16. Trip Cancellation/Postponement</b> Pays for the non-refundable portion of travels costs paid in advance or administrative charges incurred due to Unforeseen Circumstances	Per Individual	S\$5,000
<b>17. Trip Curtailment</b> Pays for the pro-rata amount for each complete day of the planned Trip lost due to Unforeseen Circumstances	Per Individual	S\$5,000
<b>18. Alternative Trip Arrangement</b> Pays the additional travel cost incurred for alternative transportation to continue the planned Trip if the scheduled transport is canceled or delayed for more than 24 hours	Per Individual	S\$500
<b>19. Trip Disruption</b> Pays for the pro-rata amount for each complete day of the planned Trip lost if the insured person is hospitalized Overseas for more than 5 consecutive days	Per Individual	S\$3,000
<b>20. Travel/Flight Misconnection</b> Pays for the full 6 consecutive hours of scheduled transport delayed while Overseas	Per Individual	S\$200
<b>21. Travel Delay</b> <ul style="list-style-type: none"> <li>• Pays S\$100 for each full 6 consecutive hours if departure of the scheduled transport is delayed whilst Overseas</li> <li>• Pays maximum limit of S\$150 for travel delay in Singapore if delay is in excess of 6 full consecutive hours</li> </ul>	Per Individual	S\$1,000
<b>22. Flight Diversion</b> Pays S\$100 for each full 6 consecutive hours if the scheduled flight is diverted whilst Overseas	Per Individual	S\$1,000
<b>23. Travel Overbooking</b> Covers accommodation, meal and travel expenses if insured person is unable to board the scheduled flight due to overbooking	Per Individual	S\$150
<b>24. Emergency Purchases</b> Pays for emergency purchase of essential personal items if insured person's baggage is stolen or permanently lost	Per Individual	S\$250

<p><b>25. Baggage Delay</b></p> <ul style="list-style-type: none"> <li>• Pays S\$200 for each full 6 consecutive hours if insured person's checked-in baggage is delayed whilst Overseas</li> <li>• Pays maximum limit of S\$200 for baggage delay upon return to Singapore if delay is in excess of 6 full consecutive hours</li> </ul>	Per Individual	S\$1,000
<p><b>26. 24-hour Travel Assistance</b> On referral or arrangement basis</p>	Per Individual	Liberty Helpline
<b>LOSSES</b>		
<p><b>27. Loss of Personal Money</b> Covers for loss of money whilst Overseas as a result of robbery, burglary/theft or due to Natural Disaster</p>	Per Individual	S\$250
<p><b>28. Loss of Travel Documents</b> Pays for the cost of replacing insured person's travel documents including the additional travel and hotel accommodation expenses incurred</p>	Per Individual	S\$3,000
<p><b>29. Loss of or Damage to Baggage &amp; Personal Effects</b> Covers loss, damage or stolen baggage and personal effects sustained Overseas including golfing/sporting equipment and laptop computer (maximum of S\$500 for each item or set or pair of items; maximum of S\$1,000 for laptop computer)</p>	Per Individual	S\$3,000
<p><b>30. Rental Vehicle Excess Cover</b> Covers for the excess or deductible which insured person may legally liable to pay in respect of accidental loss or damage to rental vehicle</p>	Per Individual	S\$1,000
<p><b>31. Closure of Travel Agent</b> Pays for loss of travel related expenses paid in advance as a result of financial collapse or default of the travel agent in Singapore</p>	Per Individual	S\$5,000
<p><b>32. Home Guard</b> Covers for loss or damage to the household contents in Singapore residence due to fire whilst residence was left vacant for full duration of trip</p>	Per Individual	S\$2,500
<p><b>33. Hijack Benefit</b></p> <ul style="list-style-type: none"> <li>• Pays an allowance if the aircraft in which the insured person is traveling is hijacked for more than 12 consecutive hours</li> <li>• Limit per 12-hour period of S\$100</li> </ul>	Per Individual	S\$1,000

<b>34. Automatic Extension</b> Automatically extends for 7 days if Trip is delayed due to Accident, Sickness suffered by insured person or delay by scheduled airline	Per Individual	7 days
<b>35. Disruption/Withdrawal of Hotel Services</b> Pays S\$100 for each 24-hour period in the event of disruption or withdrawal of hotel services as a result of strike or riot at travel destination	Per Individual	S\$200
<b>36. Kidnap Benefit</b> Pays S\$250 for each 24-hour period in the event that the insured person is held hostage	Per Individual	S\$3,000
<b>37. Terrorism Extension</b> Covers death or bodily injury, loss or damage in the event of terrorism including the use of Nuclear, Chemical and/or Biological weapons whilst Overseas (Not Applicable to Section 13, 14 & 15)	Per Individual	Covered
<b>38. Quarantine Following Infectious Diseases</b> Pays S\$50 for each complete day of quarantine whilst on a Trip Overseas or within 7 days upon returning to Singapore	Per Individual	S\$350
<b>Annual Premium under Asia Pacific region</b>	<b>Per Individual</b>	<b>S\$297.00</b>

- The amounts listed in the benefits table are the maximum coverage payable for each benefit
- Pre-existing medical conditions will not be covered (except for Sections 13 and 14)
- Coverage intended for Overseas and not in Singapore

**The Schedule of Benefits provided here is a summary. Please refer to the actual policy wordings for the full limits, terms and conditions.**

## A) Product Information

### 2. Key Definitions

- **Extreme Sports/Activities** - Refers to action and/or adventure sports/activities which in Our sole opinion presents a high degree of inherent risk or danger and involves the use of one or more of the following elements: speed, height, high level of expertise, high level of physical exertion or highly specialized gear or stunts.
- **Injury** - refers to bodily *Injury* resulting from an *Accident* solely and independently of any other causes and which does not result from a *Sickness*.
- **Sickness** - Any ailment or disease contracted and commencing *Overseas*.
- **Overseas** - refers to any place or country other than Singapore.
- **Period of Insurance** - Means the period as stated in the Policy Schedule during which the *Policyholders* are insured under the Policy.
  - a) For Section 16 – Trip Cancellation, it commences within 30 days before the Commencement Date and ends when the *Policyholders* have departed for his/her destination in *Overseas*.
  - b) For all other Sections, the *Period of Insurance* commences when the *Policyholder* leaves his place of residence or business in Singapore to begin his/her planned journey and ceases upon his/her return to his/her place of residence or business in Singapore or upon the expiry of the period specified in the policy, whichever occurs first.
- **Policyholder** - The person(s) named as Insured Person(s) under the Policy Schedule.
- **Pre-Existing Condition** – refers to
  - a) Any medical or physical condition in respect of which the *Policyholders* have been hospitalized during the twelve (12) month period immediately prior to the *Commencement Date*; or
  - b) any condition that has been diagnosed or treated by a *Medical Practitioner* including prescribed drugs within the twelve (12) month period immediately prior to the *Commencement Date*; or
  - c) any medical condition giving rise to the claim, in respect of which the *Policyholder* have prior knowledge of before the *Commencement Date*.

- **Trip** - means the journey on which the *Policyholder* is traveling that is insured under the Policy.
  - a) the *Trip* begins when the *Policyholder* leave his/her home or usual place of employment to proceed directly to the place of embarkation in Singapore to travel to their destination *Overseas*.
  - b) it ends on the earliest of the following events:-
    - i. *Policyholder* return to his/her home or usual place of employment in Singapore; or
    - ii. on the Expiry Date stated on the Policy Schedule; or
  - c) provided that the duration of *Policyholder's Trip* shall not exceed ninety (90) days per *Trip* under the Policy.
  
- **Area of travel**
  - **Asia Pacific** – includes ASEAN, China, Hong Kong, Taiwan, Korea, Macau, Japan, India, Sri Lanka, Pakistan, Australia, New Zealand, Mongolia, Tibet, Bhutan, North Korea, Nepal, Maldives, East Timor and Bangladesh.

## B) Key Product Provisions

### 1. Eligibility:-

The Policy is available to Singapore Citizens, Permanent Residents of Singapore or foreigners with valid Employment Pass, Work Permit, Dependent Pass or Student Pass permanently residing in Singapore. The Policy does not cover any person under the age of 6 months or over the age of 75 years

### 2. Cancellation

If Policyholder cancel the Policy at any time, the refund premium will be based on the following short period rates:-

<b>Cancellation of Policy</b>	<b>Refund</b>
Within 1 to 6 months	50%
Between 7 to 9 months	15%
After 9 months	0%

No refund of premium for *Period of Insurance* which has been utilized for 9 months or more, or if there is claim made under the Policy.

### 3. Terms of Renewal

Policy may be renewed for another one year by payment of the renewal premium.

#### **4. Non-Guaranteed Premium**

Premium payable is not guaranteed and Liberty reserve the right to revise the Annual Premium upon Policy renewal date.

#### **5. Major Exclusions**

- any Pre-Existing Condition (except for Sections 13 and 14) suffered by the Policyholder; or
- treatment arising from stress, anxiety, depression, nervous, emotional, psychiatric and mental conditions or disorder; or intentional self-injury, suicide or attempted suicide while sane or insane, wilful exposure to danger (other than in an attempt to save human life); or
- travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon; or
- participation in *Extreme Sports/ Activities* including but not limited to deep sea diving utilizing hard helmet with air hose attachments, canoeing/kayaking/white water rafting grade 4 or above, hunting, caving, potholing, off-piste skiing, bungee jumping, outdoor rock climbing, mountaineering or climbing necessitating the use of climbing equipment, guides or ropes; or
- expeditions, trekking/hiking above 3,000 meters; or
- participation in any professional sports or any sporting activities where the Policyholder would or could earn or receive remuneration, donation, sponsorship, award, certificate or financial rewards of any kind; or
- flying and taking part in aerial activities as an aircrew or cabin crew or for the purpose of any trade or technical operation in or on the aircraft except as a fare-paying passenger in a properly licensed aircraft operated by a licensed commercial air carrier or recognized charter company; or
- any unexplained loss or mysterious disappearance.

You are advised to read the full list of Exclusions which are stipulated in the Policy wordings.

### **Miscellaneous**

#### **1. Contracts (Rights of Third Parties) Act 2001**

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any terms of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

#### **2. Policy Owners' Protection Scheme – Applicable to Personal Policies only**

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 insurer 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)).



### **3. Important Notes:-**

- Coverage is extended to Policyholder who is on business Trips engaging in professional, administrative, managerial, clerical & non-manual work solely in offices or similar non-hazardous places. The Policy does not cover any person engaged in manual work.
- If the Policyholder has more than one travel insurance policy, with the exception of BizTraveler Insurance underwritten by Liberty for the same Trip, the Company will only be liable for the Policy which provides the highest benefit level.

**The information provided in this document is the summary coverage of TourCare Plus. Please refer to the actual policy wordings for the full terms and conditions.**