

# Travel the World with **Peace of Mind**



Liberty Insurance Pte Ltd  
(Registration No. 199002791D)

51 Club Street  
#03-00 Liberty House  
Singapore 069428

T. 1800-LIBERTY (5423 789)  
F. (+65) 6223 6434


[www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg)

APR 2018



TourCare Plus





## Catered to your traveling needs

Singaporeans are fast becoming citizens of the world with their frequent traveling. We traverse over greater landscapes and discover more things as we embark on new adventures every time. Amid the excitement, the last thing you want is to worry about flight diversions, accidents, lost baggage and other travel inconveniences.

You and your family can travel the world in complete freedom with the comprehensive travel insurance plan, TourCare Plus. With all that taken care of, it's easier to see, discover and experience new places.

## Benefits at a Glance

- Emergency Medical Evacuation/Repatriation of Mortal Remains due to Pre-Existing Condition
- Double indemnity for road accidents
- 24-hour accessibility to our Helpline at (+65) 6636 1131 which provides assistance services worldwide
- Liberty China Card – hospital admission deposit waived at designated hospitals in China, Hong Kong and Taiwan
- Compensation for travel/flight misconnection, flight diversion, flight and baggage delays, and additional cost incurred for alternative transport arrangement following cancelation or delay of scheduled transport
- Coverage in the event of terrorism, including when nuclear, chemical and/or biological weapons are used



## Summary of Benefits

Description of Benefits	Insured Person	Maximum Coverage (S\$)	
		Standard	Supreme
<b>1. Personal Accident (Double Indemnity for Road Accident)</b> Compensates for Accidental death or permanent disablement following Accidental bodily injury	Per Individual • Age 75 years & below • Age 76 to 85 years • Insured Child (<25 years)	S\$150,000 S\$50,000* S\$50,000	S\$300,000 S\$100,000* S\$100,000
<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 • Age 76 to 85 years Per Family	S\$250,000 S\$50,000* S\$500,000	S\$500,000 S\$75,000* S\$800,000
<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 • Age 76 to 85 years Per Family	S\$15,000 S\$1,000* S\$30,000	S\$25,000 S\$2,500* S\$50,000
<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 Per Family	S\$3,000 S\$6,000	S\$5,000 S\$10,000
<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 (Standard Plan) or S\$1,000 per day (Supreme Plan)	Per Individual Per Family	S\$2,000 S\$2,000	S\$5,000 S\$5,000
<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 Per Family	S\$3,000 S\$6,000	S\$5,000 S\$10,000

## Summary of Benefits

Description of Benefits	Insured Person	Maximum Coverage (S\$)	
		Standard	Supreme
<b>7. Child Guard</b> Pays for the cost of returning unattended child back to home country or country of residence	Per Individual Per Family	S\$3,000 S\$6,000	S\$5,000 S\$10,000
<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 (Standard Plan) or a maximum of 150 days (Supreme Plan)	Per Individual Per Family	S\$10,000 S\$10,000	S\$30,000 S\$30,000
<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 (Standard Plan) or a maximum of 10 days (Supreme Plan)	Per Individual Per Family	S\$500 S\$500	S\$1,000 S\$1,000
<b>10. Medical Expenses for Pregnancy Related Sickness</b> Pays for medical expenses for pregnancy related Sickness	Per Individual Per Family	S\$2,500 S\$2,500	S\$5,000 S\$5,000
<b>11. 24-hour Medical Assistance</b> On referral or arrangement basis	Per Individual Per Family	Liberty Helpline	
<b>12. Emergency Telephone Expenses</b> Pays for telephone charges as a result of medical emergency	Per Individual Per Family	S\$100 S\$100	S\$100 S\$100
<b>13. Emergency Medical Evacuation</b> <small>new</small> 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 • Age 76 to 85 years Per Family  Per Individual • Age 75 years & below • Age 76 to 85 years Per Family	Unlimited S\$100,000* Unlimited	Unlimited S\$150,000* Unlimited

## Summary of Benefits

Description of Benefits	Insured Person	Maximum Coverage (S\$)	
		Standard	Supreme
<b>14. Repatriation of Mortal Remains</b> <sup>new</sup> Covers for cost of transporting Insured's mortal remains or local burial at place of death  Special Extension for Repatriation of Mortal Remains due to Pre-Existing Condition	Per Individual • Age 75 years & below • Age 76 to 85 years Per Family  Per Individual • Age 75 years & below • Age 76 to 85 years Per Family	Unlimited S\$15,000* Unlimited	Unlimited S\$30,000* Unlimited  S\$50,000 S\$20,000* S\$200,000
<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 Per Family	S\$500,000 S\$500,000	S\$1,000,000 S\$1,000,000
<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 Per Family	S\$5,000 S\$10,000	S\$10,000 S\$20,000
<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 Per Family	S\$5,000 S\$10,000	S\$10,000 S\$20,000
<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 Per Family	S\$500 S\$1,000	S\$500 S\$1,000
<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 Per Family	S\$3,000 S\$5,000	S\$5,000 S\$8,000
<b>20. Travel/Flight Misconnection</b> Pays for the full 6 consecutive hours of scheduled transport delayed while Overseas	Per Individual Per Family	S\$200 S\$200	S\$200 S\$200

## Summary of Benefits

Description of Benefits	Insured Person	Maximum Coverage (S\$)	
		Standard	Supreme
<b>21. Travel Delay</b> • Pays S\$100 for each full 6 consecutive hours if departure of the scheduled transport is delayed whilst Overseas • Pays maximum limit of S\$150 for travel delay in Singapore if delay is in excess of 6 full consecutive hours	Per Individual Per Family	S\$1,000 S\$1,000	S\$1,000 S\$2,000
<b>22. Flight Diversion</b> Pays S\$100 for each full 6 consecutive hours if the scheduled flight is diverted whilst Overseas	Per Individual Per Family	S\$1,000 S\$1,000	S\$1,000 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 Per Family	S\$150 S\$300	S\$200 S\$400
<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 Per Family	S\$250 S\$500	S\$500 S\$1,000
<b>25. Baggage Delay</b> • Pays S\$200 for each full 6 consecutive hours if insured person's checked-in baggage is delayed whilst Overseas • Pays maximum limit of S\$200 for baggage delay upon return to Singapore if delay is in excess of 6 full consecutive hours	Per Individual Per Family	S\$1,000 S\$1,000	S\$1,000 S\$1,000
<b>26. 24-hour Travel Assistance</b> On referral or arrangement basis	Per Individual Per Family	Liberty Helpline	
<b>Losses</b>			
<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	Per Individual Per Family	S\$250 S\$500	S\$500 S\$1,000



## Summary of Benefits

Description of Benefits	Insured Person	Maximum Coverage (S\$)	
		Standard	Supreme
<b>Losses</b>			
<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	Per Individual Per Family	S\$3,000 S\$5,000	S\$5,000 S\$5,000
<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 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)	Per Individual Per Family	S\$3,000 S\$5,000	S\$5,000 S\$8,000
<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	Per Individual Per Family	S\$1,000 S\$1,000	S\$2,000 S\$2,000
<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	Per Individual Per Family	S\$5,000 S\$10,000	S\$10,000 S\$20,000
<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	Per Individual Per Family	S\$2,500 S\$2,500	S\$5,000 S\$5,000
<b>33. Hijack Benefit</b> <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 (Standard Plan) or S\$200 (Supreme Plan)</li> </ul>	Per Individual Per Family	S\$1,000 S\$2,000	S\$2,000 S\$4,000

## Summary of Benefits

Description of Benefits	Insured Person	Maximum Coverage (S\$)	
		Standard	Supreme
<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 Per Family	7 days	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 Per Family	S\$200 S\$200	S\$200 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 Per Family	S\$3,000 S\$5,000	S\$5,000 S\$5,000
<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 Per Family	Covered	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 Per Family	S\$350 S\$700	S\$700 S\$1,400

\* Reduced limit applies to insured person from age 76 to 85 years under Individual or Family plan

- 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 information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about TourCare Plus is available on our website [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg)

## Individual Plan

Duration	ASEAN		Asia Pacific		Worldwide	
	Standard	Supreme	Standard	Supreme	Standard	Supreme
1-3 days	S\$28	S\$35	S\$35	S\$50	S\$47	S\$70
4-6 days	S\$33	S\$47	S\$40	S\$61	S\$66	S\$86
7-10 days	S\$42	S\$58	S\$53	S\$79	S\$79	S\$101
11-14 days	S\$55	S\$75	S\$65	S\$97	S\$110	S\$131
15-20 days	S\$75	S\$97	S\$84	S\$119	S\$132	S\$160
21-26 days	S\$90	S\$118	S\$100	S\$143	S\$160	S\$186
27-30 days	S\$101	S\$129	S\$111	S\$158	S\$174	S\$198
Additional 10 days or part thereof	S\$22	S\$28	S\$33	S\$39	S\$38	S\$45
Annual Plan	N.A.	N.A.	S\$297	S\$375	S\$396	S\$468

## Family Plan

Duration	ASEAN		Asia Pacific		Worldwide	
	Standard	Supreme	Standard	Supreme	Standard	Supreme
1-3 days	S\$63	S\$88	S\$86	S\$116	S\$110	S\$165
4-6 days	S\$83	S\$110	S\$105	S\$145	S\$150	S\$193
7-10 days	S\$100	S\$141	S\$136	S\$185	S\$194	S\$248
11-14 days	S\$136	S\$185	S\$172	S\$226	S\$259	S\$311
15-20 days	S\$176	S\$232	S\$215	S\$286	S\$316	S\$383
21-26 days	S\$215	S\$268	S\$248	S\$339	S\$366	S\$460
27-30 days	S\$248	S\$308	S\$273	S\$380	S\$416	S\$486
Additional 10 days or part thereof	S\$50	S\$60	S\$65	S\$83	S\$77	S\$99
Annual Plan	N.A.	N.A.	S\$550	S\$682	S\$715	S\$876

## Notes

- **ASEAN** means travel to or through the countries of Malaysia, Brunei, Indonesia, Thailand, Laos, Myanmar, Cambodia, Vietnam and Philippines
- **Asia Pacific** means travel to or through ASEAN, China, Hong Kong, Taiwan, Macau, Japan, India, Sri Lanka, Pakistan, Australia, New Zealand, Mongolia, Tibet, Bhutan, South Korea, Nepal, Maldives, East Timor and Bangladesh
- **Worldwide** means travel in, to or through any destinations in the world except Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon
- 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 85 years
- Sum insured under Section 1 – Personal Accident is reduced to S\$50,000 (Standard) or S\$100,000 (Supreme) for children age 17 years and below if the child is insured under Individual plan
- Family refers:
  - For Single Trip Policies – Maximum 2 adults traveling with no limit on the number of children. The 2 adults need not be related but the child(ren) must be related to either one of the insured adults
  - For Annual Travel Policies – For an insured, legal spouse and any number of children. The child(ren) must be accompanied by either one of the insured adults for any trips made during the Period of Insurance
- Child insured under a Family plan refers to dependent child under the age of 21 years who is unmarried and unemployed or up to 25 years of age who is in continuous full-time education in a recognized institution of higher learning. Their sum insured under Section 1 – Personal Accident will be reduced to S\$50,000 (Standard) or S\$100,000 (Supreme)
- For a one-way trip, the insurance cover will cease upon the insured person reaching his place of residence or business at the final destination shown in the ticket
- The maximum length of each Trip Overseas for a Single Trip Policy is 120 days. No refund of premium is allowed once the Policy has been issued  
The maximum length of each Trip Overseas for a Annual Travel Policy is 90 days. There is no limit on the number of Trips made during the Period of Insurance. We will refund the premium base on short-term rate
- Coverage is extended to persons 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
- Trip Cancellation/Postponement (Section 16) and Closure of Travel Agent (Section 31) coverage commences 30 days and 60 days respectively before the Commencement Date or on the policy issuance date, provided that it was purchased 3 days before the departure date (date of departure inclusive), whichever is later
- If the insured person has more than one travel insurance policy, with the exception of BizTraveler Insurance, underwritten by Us for the same Trip, we will only be liable for the Policy which provides the highest benefit level