

Notes:

- Asean – includes Malaysia Brunei, Indonesia, Thailand, Laos, Myanmar, Cambodia, Vietnam and Philippines.
- Asia Pacific – includes Asean, China, Hong Kong, Taiwan, Korea, Japan, India, Sri Lanka, Pakistan, Australia and New Zealand.
- Worldwide – includes any destinations in the world.
- This insurance will not cover claims arising directly or indirectly from travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon.
- The Policy is available only to Singaporeans and Permanent Residents and does not cover any person under the age of 6 months or over the age of 75 years.
- Sum Insured under Section 1 – Personal Accident is reduced to S\$50,000 (Standard) or S\$100,000 (Supreme) for children aged below 21 years, or up to 25 years of age if the child is in continuous full-time education in a recognized institution of higher learning.
- Family refers:
 - a) For Single Trip policies – Maximum of 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 of the insured adults.
 - b) For Annual Policies – For an Insured, legal spouse and any number of children. The child(ren) must be accompanied by either of the insured adults for any trips made during the Period of Insurance.
- For a one-way trip, the insurance cover will cease upon the Insured reaching his place of residence or business at the final destination shown on the ticket.
- The maximum length of each Trip Overseas for a Single Trip Policy is 90 days. No refund of premium is allowed once the Policy has been issued.

There is no limit on the number of Trips made during the Period of Insurance for Annual Travel Policy. However insurance coverage is limited to a maximum of 90 days for any one Trip. We will refund the premium less a S\$30 administrative fee and less the pro-rata portion for the days the Policy has been effective.

- 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.



PREMIUM TABLE -S\$

PLAN: STANDARD						
	Individual			Family		
	Asean	Asia Pacific	Worldwide	Asean	Asia Pacific	Worldwide
Annual Plan	-	170	240	-	340	500
Single Trip Plan Length of Trip						
1 - 3 days	20	27	40	43	60	86
4 - 6 days	26	31	45	58	80	98
7 - 10 days	32	41	56	73	100	120
11 - 14 days	42	54	70	93	130	157
15 - 20 days	56	68	100	120	150	214
21 - 26 days	68	79	120	155	170	245
27 - 30 days	78	88	125	170	187	290
Additional 10 days or part thereof	12	18	20	28	30	45

PLAN: SUPREME						
	Individual			Family		
	Asean	Asia Pacific	Worldwide	Asean	Asia Pacific	Worldwide
Annual Plan	-	255	360	-	510	750
Single Trip Plan Length of Trip						
1 - 3 days	26	38	54	58	85	116
4 - 6 days	35	44	60	76	95	130
7 - 10 days	45	56	71	100	150	155
11 - 14 days	57	73	88	140	170	189
15 - 20 days	78	86	120	180	215	248
21 - 26 days	95	110	130	220	245	275
27 - 30 days	108	125	135	227	255	320
Additional 10 days or part thereof	15	20	28	35	45	65



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MAXIMUM COVERAGE (S\$)

Important Notes:

- The amounts listed in the benefits table are the maximum coverage payable for each benefit.
- "Pre-existing medical conditions" will not be covered.
- Coverage intended for overseas and not in Singapore.
- Insured person must be Singaporean or Singapore Permanent Resident only.

	BENEFITS	
	STANDARD •Per Family S\$	SUPREME •Per Family S\$
PERSONAL ACCIDENT		
1. Personal Accident (Double Indemnity for Road Accident) Compensates for accidental death or permanent disablement following accidental bodily injury	(Insured) (Spouse) (Child<25yrs)	
	150,000 100,000 50,000	300,000 150,000 100,000
MEDICAL		
2. Overseas Medical Expenses Pays for medical and hospital expenses incurred whilst abroad as a result of illness or injury	250,000 300,000	500,000 650,000
3. Medical Expenses Incurred Upon Return To Singapore Follow-up treatment within 31 days from return date (following discharge from overseas hospital) or treatment sought within 5 days from return date and up to 31 days (if initial treatment is not sought overseas)	15,000 30,000	25,000 50,000
4. Overseas Hospital Visit Pays for the cost of transportation of one relative or friend if the Insured is hospitalised 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)	3,000 3,000	5,000 5,000
5. Additional Accommodation Expenses Pays for the hotel accommodation incurred by one relative or friend if the Insured is hospitalised 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)	2,000 2,000	5,000 5,000
6. Overseas Compassionate Visit Pays for the cost of transportation of one relative or friend to assist in the preparation of the mortal remains	3,000 3,000	5,000 5,000
7. Child Guard Pays for the cost of returning unattended child back to home country or country of residence	3,000 3,000	5,000 5,000
8. Hospital Daily Income Benefit (Overseas) 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)	10,000 10,000	30,000 30,000
9. Hospital Daily Income Benefit (Singapore) Pays for each 24-hour period of Hospital confinement 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)	500 500	1,000 1,000
10. Medical Expenses for Pregnancy Related Sickness Pays for medical expenses for pregnancy related sickness	2,500 2,500	5,000 5,000
11. 24-hour Medical Assistance On referral or arrangement basis	Liberty Helpline	
12. Emergency Telephone Expenses Pays for telephone charges as a result of medical emergency	100 100	100 100
MEDICAL EVACUATION		
13. Emergency Medical Evacuation Covers all expenses for emergency medical evacuation coordinated by Liberty Helpline: (65) 63344434	500,000 500,000	1,000,000 1,000,000
14. Repatriation of Mortal Remains Covers for cost of transporting Insured's mortal remains or local burial at place of death	25,000 50,000	50,000 150,000
LIABILITY		
15. Personal Liability Insures against third party claims for bodily injury or property damage caused by Insured's negligence whilst overseas	500,000 500,000	1,000,000 1,000,000
INCONVENIENCES		
16. Trip Cancellation/Postponement Pays for the non-refundable portion of travel costs paid in advance or administrative charges incurred due to unforeseen circumstances	5,000 10,000	10,000 20,000
17. Trip Curtailment Pays for the pro-rata amount for each complete day of the planned trip lost due to unforeseen circumstances	5,000 10,000	10,000 20,000

	BENEFITS	
	STANDARD •Per Family S\$	SUPREME •Per Family S\$
18. Trip Disruption Pays for the pro-rata amount for each complete day of the planned Trip lost if the Insured Person is hospitalised overseas for more than 5 days	3,000 5,000	5,000 8,000
19. Travel/Flight Misconnection Pays for full 6 consecutive hours of scheduled transport delayed while overseas	200 200	200 200
20. Travel Delay - Pays up to a limit of S\$100 for each full 6 consecutive hours if departure of the scheduled transport is delayed whilst overseas - Pays S\$50 if departure of the scheduled transport is delayed in Singapore for more than a full 8 consecutive hours	1,000 1,000	1,000 2,000
21. Travel Overbooking Covers accommodation, meal and travel expenses if Insured is unable to board the scheduled flight due to overbooking	150 300	1,000 2,000
22. Emergency Purchases Pays for emergency purchase of essential personal items if Insured's baggage is stolen or permanently lost	250 500	500 1,000
23. Baggage Delay - Pays S\$150 for each full 6 consecutive hours if Insured's checked-in baggage is delayed whilst overseas - Pays S\$100 if Insured's checked-in baggage is delayed for a full 8 consecutive hours upon return to Singapore	1,000 1,000	1,000 1,000
24. 24-hour Travel Assistance On referral or arrangement basis	Liberty Helpline	
LOSSES		
25. Loss of Personal Money Covers for loss of money whilst overseas as a result of robbery, burglary/theft or due to natural disaster	250 500	500 1,000
26. Loss of Travel Documents Pays for the cost of replacing Insured's travel documents including the additional travel and hotel accommodation expenses incurred	3,000 5,000	5,000 5,000
27. Loss of or Damage to Baggage & Personal Effects Covers loss, damage or stolen baggage and personal effects sustained overseas including golfing equipment and lap-top computer (maximum of S\$500 for each item or set or pair of items; maximum of S\$1000 for lap-top computer.)	3,000 5,000	5,000 8,000
28. Rental Vehicle Excess Cover Covers for the excess or deductible which Insured may legally liable to pay in respect of accidental loss or damage to rental vehicle	1,000 1,000	2,000 2,000
29. Closure of Travel Agent Pays for loss of travel related expenses paid in advance as a result of financial collapse or default of the travel agent in Singapore	5,000 10,000	10,000 20,000
30. Home Guard 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	2,500 2,500	5,000 5,000
EXTENSIONS		
31. Hijack Benefit - Pays an allowance if the aircraft in which the Insured is travelling is hijacked for more than 12 consecutive hours - Limit per 12-hour period of S\$100 (Standard Plan) or S\$200 (Supreme Plan)	1,000 2,000	2,000 4,000
32. Automatic Extension Automatically extends for 7 days if trip is delayed due to accident, sickness, delay by scheduled airline	7 days	7 days
33. Disruption/Withdrawal of Hotel Services 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	200 200	200 200
34. Kidnap Benefit Pays S\$250 for each 24-hour period in the event that the Insured is held hostage	3,000 5,000	5,000 5,000
35. Terrorism Extension 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)		
36. Quarantine Following Infectious Diseases Pays S\$50 for each complete day of quarantine whilst on a trip overseas or within 7 days upon returning to Singapore.	350 700	700 1,400

The information provided here is a summary. Please refer to the actual policy wordings for details of coverage.



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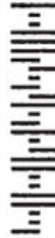
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TOURCare Plus is an enhancement of our **TOURCare** policy - Liberty's innovative insurance package specially designed for travellers. Whether your trip is a short weekend retreat or a long extended vacation, **TOURCare Plus** allows you and your family to travel anywhere with total peace of mind.

Besides providing extensive coverage for the traveller, the enhanced package offers extra new features in addition to the existing features:-

Existing features -

- Added protection with high sums insured
- Provides double indemnity for road accidents
- Covers medical expenses following sickness or accidents including post hospitalisation treatment
- Covers Hospital Visit Overseas
- Covers Child Guard
- 24-hour access to **Liberty Helpline: (65) 6334 4434** which offers assistance services worldwide
- Covers Rental Vehicle Damage Excess
- Covers losses due to financial collapse of travel agent

New features -

- Terrorism extension including the use of Nuclear, Chemical and/or Biological weapons **New**
- Covers Additional Accommodation Expenses **New**
- Covers Compassionate Visit Overseas **New**
- Provides Hospital Daily Income Benefit - Singapore & Overseas **New**
- Provides Medical Expenses for Pregnancy Related Sickness **New**
- Covers for Emergency Telephone Charges **New**
- Covers for Trip Postponement **New**
- Covers for Trip Disruption **New**
- Pays for each 6hr period of delay for Travel / Flight Misconnection **New**
- Pays for departure delays in excess of 6 hours whilst overseas or in excess of 8 hours whilst in Singapore **New**
- Pays for baggage delays in excess of 6 hours whilst overseas or in excess of 8 hours whilst in Singapore **New**
- Provides for Disruption / Withdrawal of Hotel Services **New**
- Provides Kidnap Benefit **New**

More information on **TOURCare Plus** and other innovative, value-added insurance packages from Liberty Insurance are available from your agent or broker or you may call us directly at 6221-8611.