



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

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Travel Coverage
for Business People
On The Move

BizTraveler



Benefits at a Glance

- 24-hour accessibility to our Liberty Helpline at (+65) 6636 1131 which provides medical and travel assistance services worldwide
- Liberty China Card – Hospital admission deposit waived at designated hospitals in China, Hong Kong and Taiwan
- Option to allow extension for leisure travel
- Covers personal deviation up to 31 days before and after a business Trip
- Coverage in the event of terrorism, including when nuclear, chemical and/or biological weapons are used (excluding Section 16, 17 and 20)

Peace of Mind for Traveling Employees

Business travel is increasingly common in this globalized world. Yet companies are faced with the possibility of incurring substantial expenses due to emergency medical evacuation, lost baggage, flight diversions and other potential difficulties. Tumultuous and sudden changes to political and social landscapes also contribute to the increased risk of business travel.

With companies being liable for their employees' well-being, as well as any additional hotel, living, or alternative traveling expenses, it is now even more crucial for organizations with overseas travel commitments to have adequate corporate travel insurance.

This is where Liberty's BizTraveler can have your company's employees adequately covered. BizTraveler also offers your employees the flexibility to enjoy the same coverage when they extend their work trips for leisure. Whether it's flight disruptions or overseas medical expenses incurred in either business or extended leisure time, Liberty will be here to assist in taking some of the stress and uncertainty out of your employees' business trips.

Summary of Benefits

Description of Benefits	Plan 1	Plan 2	Plan 3
Personal Accident			
1 Accidental Death and Permanent Disablement Compensates for accidental death or permanent disablement following Accidental bodily Injury	S\$250,000	S\$350,000	S\$550,000
2 Accident Death and Permanent Disablement due to War	S\$10,000	S\$15,000	S\$25,000
3 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 16, 17 & 20)	Covered	Covered	Covered
4 Accidental Burns Benefit Compensates for third degree burns following Accidental bodily Injury	S\$250,000	S\$350,000	S\$550,000
5 Fracture Benefit Compensates for fractures following Accidental bodily Injury	S\$2,500	S\$3,500	S\$5,500
6 Accidental Death While Traveling In Common Carrier Compensates for Accidental death while traveling in a rail, sea or air conveyance as a fare-paying passenger	S\$20,000	S\$30,000	S\$50,000
7 Compassionate Allowance Pays a lump sum allowance in the event of Insured Person's Accidental death	S\$3,000	S\$4,000	S\$5,000
8 Child Education Fund Pays a lump sum education fund to Insured Person's dependent child in the event of his/her Accidental death	S\$10,000	S\$15,000	S\$25,000

Summary of Benefits

Description of Benefits	Plan 1	Plan 2	Plan 3
Medical			
9 Overseas Medical Expenses Pays for medical, Hospital and Accidental dental expenses incurred whilst abroad as a result of Sickness or Injury	S\$100,000	S\$200,000	S\$300,000
10 Medical Expenses Incurred Upon Return To Singapore Follow-up treatment within 31 days from return date or treatment sought within 3 days from return date and up to 31 days (if initial treatment is not sought Overseas)	S\$5,000	S\$8,000	S\$10,000
11 Treatment by Traditional Chinese Medicine Practitioner and Chiropractor Pays Traditional Chinese Medicine (TCM) and Chiropractic expenses incurred whilst Overseas and follow-up treatment in Singapore	S\$500	S\$800	S\$1,000
12 Hospital Daily Income Benefit (Overseas) Pays for each 24-hour period of Overseas Hospital confinement up to a limit of S\$200 per day	S\$5,000	S\$8,000	S\$10,000
13 Overseas Hospital Visit Pays for the cost of transportation and accommodation expenses of one relative or friend if the Insured Person is hospitalized for more than 5 days whilst Overseas	S\$5,000	S\$8,000	S\$10,000
14 Overseas Compassionate Visit Pays for the cost of transportation and accommodation expenses of one relative or friend to assist in the preparation of the mortal remains	S\$3,000	S\$5,000	S\$8,000

Summary of Benefits

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Evacuation and Repatriation			
15 Liberty China Card Hospital admission deposit waived at designated hospitals in China, Hong Kong and Taiwan	Covered	Covered	Covered
16 Emergency Medical Evacuation Covers all expenses for emergency medical evacuation coordinated by Liberty Helpline (+65) 6636 1131	Unlimited	Unlimited	Unlimited
17 Repatriation of Mortal Remains Covers for cost of transporting Insured Person's mortal remains or local burial at place of death	S\$10,000	S\$20,000	S\$30,000
18 Emergency Telephone Charges Pays for telephone charges incurred as a result of medical emergency	S\$100	S\$200	S\$300
19 24-hour Medical and Travel Assistance On referral and arrangement basis	Liberty Helpline: (+65) 6636 1131		
Liability			
20 Personal Liability Insures against third party claims for bodily Injury or property damage caused by Insured Person's negligence whilst Overseas	S\$500,000	S\$800,000	S\$1,000,000

Summary of Benefits

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Inconveniences			
21 Trip Cancellation Pays for the non-refundable portion of travel costs paid in advance or administrative charges incurred due to Unforeseen Circumstances	S\$5,000	S\$8,000	S\$10,000
22 Trip Curtailment Pays for the pro-rata amount for each complete day of the planned Trip lost due to Unforeseen Circumstances	S\$5,000	S\$8,000	S\$10,000
23 Trip Rearrangement Pays the cost for the Insured Person to make a replacement business Trip where the original business Trip was curtailed due to Unforeseen Circumstances	S\$5,000	S\$8,000	S\$10,000
24 Trip Disruption 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 days	S\$3,000	S\$5,000	S\$7,000
25 Travel Delay Pays S\$200 for each 6 full consecutive hours of delay whilst Overseas Pays maximum limit of S\$200 for delay in Singapore if in excess of 6 full consecutive hours	S\$1,000	S\$1,000	S\$1,000
26 Travel/Flight Misconnection Pays S\$100 for each 6 full consecutive hours of delay whilst Overseas	S\$1,000	S\$1,000	S\$1,000
27 Flight Diversion Pays S\$100 for each 6 full consecutive hours if the scheduled flight is diverted whilst Overseas	S\$1,000	S\$1,000	S\$1,000
28 Travel Overbooking Covers accommodation, meal and travel expenses if Insured Person is unable to board the scheduled transport due to overbooking	S\$150	S\$200	S\$250
29 Baggage Delay Pays S\$200 for each 6 full consecutive hours of delay whilst Overseas Pays maximum limit of S\$200 for baggage delay upon return to Singapore if in excess of 6 full consecutive hours	S\$1,000	S\$1,000	S\$1,000

Schedule of Benefits

Description of Benefits	Plan 1	Plan 2	Plan 3
Losses			
30 Loss of or Damage to Baggage & Personal Effects Covers loss, damage or stolen baggage and personal effects sustained Overseas including golfing equipment Maximum S\$1,000 for each item or set or pair of items	S\$3,000	S\$4,000	S\$5,000
31 Loss of or Damage to Personal Portable Business Equipment Covers loss or damage to mobile phones, laptop computers and tablets Maximum S\$1,000 for each item or set or pair of items	S\$2,000	S\$2,000	S\$2,000
32 Loss of Personal Money and Travel Documents Covers loss of money whilst Overseas as a result of robbery, burglary/theft or due to Natural Disaster and pays for the cost of replacing Insured Person's travel documents including the additional travel and hotel accommodation expenses incurred Loss of Personal Money is limited to S\$500	S\$1,000	S\$2,000	S\$3,000

Schedule of Benefits

Description of Benefits	Plan 1	Plan 2	Plan 3
Others			
33 Employee Replacement Benefit Pays the cost of sending a replacement employee to continue the business of the Insured, in the event the Insured Person is unable to continue the business Trip	S\$5,000	S\$6,000	S\$7,000
34 Bail Bond Facility Provides assistance in arranging a bail bond following the Insured Person's arrest after a road Accident whilst Overseas	S\$15,000	S\$15,000	S\$15,000
35 Hijack Benefit Pays S\$200 for each 12 full consecutive hours if the Insured Person is hijacked on a Common Carrier	S\$5,000	S\$5,000	S\$5,000
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	S\$350	S\$700	S\$1,000
37 Automatic Extension Automatically extends for 7 days if Trip is delayed due to Accident or Sickness suffered by the Insured Person or delay by scheduled transport	7 days	7 days	7 days

Annual Premium

	Business Only			Business & Leisure		
	Plan 1	Plan 2	Plan 3	Plan 1	Plan 2	Plan 3
Asia Pacific	S\$160	S\$190	S\$260	S\$208	S\$268	S\$338
Worldwide	S\$230	S\$270	S\$360	S\$299	S\$351	S\$468

- **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 information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about BizTraveler is available on our website www.libertyinsurance.com.sg.

Eligibility

- Available to Singaporeans, Singapore Permanent Residents and Employment Pass Holders with valid passes and residing in Singapore
- Age range from 18 to 75 years old
- Applicable to employees on business Trips engaging in professional, administrative, managerial, clerical & non-manual work solely in offices or similar non-hazardous places

Notes

- Maximum length of each Trip is 120 days
- Minimum enrolment – 3 employees
- Policy administrated on unnamed basis for group of 5 person and above
- Exclude manual work, work on-board vessel or offshore activities
- Exclude Pre-Existing Conditions
- Maximum Aggregate Limit – S\$10 million per Conveyance
- If the Insured Person has more than one travel insurance policy underwritten by Us for the same Trip, We will only be liable for the policy which provides the highest benefit level