



Liberty Insurance Pte Ltd  
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JAN 2015

# Safeguarding Your Income

Paymaster

## Safeguarding Your Income

As a professional Pilot, Flight Instructor, Air Traffic Controller or Aircraft Maintenance Engineer, you have earned a career like no other. Congratulations! The work is challenging and demanding, but it's immensely rewarding too. You are turning a once fantasy of flight into reality for the human race each day!

At Liberty, we share your passion for aviation. We also understand that your career and income are at risk if you are prevented from performing your duties, in the event of a serious injury or deterioration in health. In consultation with aviation experts, we have designed Paymaster to provide the financial support you may need to prepare for an alternative career, should your aviation career be brought to an abrupt end. We have also made provisions for difficult situations you may encounter when traveling overseas.

Paymaster is available on an individual basis or as top up to an existing group policy so that you may enjoy worldwide protection and peace of mind to make your dreams take wing.

## Benefits at a Glance

- Income protection following permanent loss of license due to accidental bodily injury or illness
- Compensation for death following accidental bodily injury
- Cover for personal liability against third party claims whilst overseas
- Coverage is extended to include passive war situations
- Access to worldwide security alerts
- 24-hour assistance through **Liberty Helpline (+65) 6636 1131**
- Emergency medical evacuation
- Waiver of hospital admission deposit at designated hospitals in Hong Kong, China & Taiwan
- Access to bail bond facility
- Worldwide coverage

## Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year)
<b>Income Protection</b> Covers you up to the capital sum insured in the event you suffer accidental bodily injury or contract an illness during the period of insurance which results in a permanent loss of license	Sum Insured
<b>Accidental Death</b> Covers you up to the capital sum insured in the event of your death due to accidental bodily injury	Sum Insured
<b>Passive War Extension</b> Covers for income protection and accidental death are extended to include accidental bodily injury and death through war-like operations provided that you are not directly or indirectly involved in such activities	Covered
<b>Worldwide Security Alerts</b> You may sign up for alerts on events or scenario which could pose a threat to your safety whilst overseas. Services such as online access to country wide security information, daily news bulletin, push e-mail alerts, SMS special incident advisory and a smart phone application for direct access to our dedicated travel risk management suite of information is available to you	Covered

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

# Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year)
<b>Emergency Medical Evacuation (24 hours)</b> In the event that you require emergency medical treatment unavailable locally, this benefit covers your medical evacuation to a more appropriate medical facility. Medical expenses are not covered. <b>Liberty Helpline: (+65) 6636 1131</b>	Unlimited
<b>24-hour Medical and Travel Assistance</b> If you require medical or travel assistance whilst overseas, you may contact <b>Liberty Helpline: (+65) 6636 1131</b> for 24-hour assistance anytime, anywhere	Covered
<b>Liberty China Card</b> Waiver of hospital admission deposit at designated hospitals in Hong Kong, China and Taiwan. Medical expenses are not covered <b>Liberty Helpline: (+65) 6636 1131</b>	Covered
<b>Bail Bond Facility</b> Provides assistance in arranging a bail bond following your arrest for a bailable offence whilst overseas <b>Liberty Helpline: (+65) 6636 1131</b>	Covered
<b>Personal Liability</b> Covers third party claims for bodily injury or property damage caused by your negligence whilst overseas	S\$500,000

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

## Annual Premium

Sum Insured	Pilots and Flight Instructors	Air Traffic Controllers and Aircraft Maintenance Engineers
S\$300,000	S\$1,338	S\$1,220
S\$200,000	S\$960	S\$835
S\$100,000	S\$520	S\$450

Premiums above include prevailing GST

## Reduction in Benefit Payable after age 60

Age	Benefit Percentage
61	50%
62	45%
63	35%
64	30%
Age 65 onwards	0%

Age: as at last birthday  
 Entry Age: 18 to 55 years



## Eligibility

You must be:

- an individual or group of Professional Pilots or Flight Instructors holding a valid Commercial Pilot license (CPL) or Airline Transport Pilot license (ATPL) issued by the Civil Aviation Authority of Singapore (CAAS)
- an individual or group of Air Traffic Control Officers holding a valid Air Traffic Controller license issued by the Civil Aviation Authority of Singapore (CAAS)
- an individual or group of Aircraft Maintenance Engineers holding a valid Aircraft Maintenance license issued by the Civil Aviation Authority of Singapore (CAAS)
- between 18 to 65 years of age and not more than 55 years old at the policy commencement date of the first period of insurance
- gainfully employed; and
- actively at work

## Exclusions

This Policy will not cover any loss, injury, illness or legal liability arising directly or indirectly from:

- illegal or unlawful acts
- intentional self-injury or attempted suicide
- injury or illness arising wholly or partly due to the effects of alcohol or drugs
- HIV and related conditions
- pregnancy or childbirth and related complications
- participation in professional and/or competitive sports
- pre-existing conditions unless approved by us
- active duty with armed forces
- your business, profession or occupation (applicable to Personal Liability)
- subsequent change(s) in medical standards by CAAS which materially increase or extend our liability

## About Liberty Insurance

### Financial Strength • Global Reach • Accessibility

Liberty Insurance Pte Ltd is a general insurance company licensed by the Monetary Authority of Singapore (MAS), wholly owned by Liberty Mutual Insurance Group. Liberty Mutual is a diversified global insurer in Boston, USA, operating across five continents. It is the 3rd largest property and casualty insurer in USA based on 2013 direct premiums.

### Liberty Mutual Insurance Group Key Information (as at 31 December 2013):



### Liberty Insurance Pte Ltd – Singapore

Liberty Insurance wrote a gross written premium of S\$157million in Year 2013 and is ranked 7th largest insurer in the general insurance industry. Liberty Insurance has built a reputation for delivering on its promises, providing consistency in underwriting philosophy and being accessible at all times.

Our quality service is characterized by focusing on fairness, honesty, dignity, respect and dependability. We are committed to provide professional, competitive and efficient service to our policyholders.