



**Liberty**  
**Insurance.**



# Overseas StudentCare

Preparing you for the world



## Pursue your dreams with a peace of mind

Studying abroad is undoubtedly an exciting experience filled with both opportunities and risks. As you embark on this adventure, don't let practical concerns like international travel, security and health disrupt your plans. With a clear understanding of the challenges faced by international students like you, we have tailored Overseas StudentCare for all your overseas needs.

### Benefits at a glance



Worldwide coverage



Study loan repayment benefit



Comprehensive covers during holidays during term break



Rental vehicle excess cover



24-hour assistance helpline

# Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year <sup>1</sup> )
<b>Accident &amp; Health</b>	
<p><b>1 Personal Accident</b> Covers permanent disablement or death following accidental bodily injury</p> <p>Maximum payable in respect of:</p> <p>a) Insured adult S\$200,000 b) Insured child (&lt;18 years) S\$50,000</p> <p><b>Passive War Extension</b> Covers death or bodily injury sustained by you through war-like operations provided that you are not directly or indirectly involved in such activities</p>	<p>Covered</p>
<p><b>2 Criminal Assault</b> Covers accidental death or permanent disablement suffered as a result of criminal assault whilst overseas</p>	<p>S\$100,000</p>
<p><b>3 Medical Expenses (following Accident)</b> Reimburses medical expenses arising from accidental bodily injury sustained overseas including treatment by Chinese physician, physiotherapist and chiropractor</p>	<p>S\$15,000</p>
<b>Travel</b>	
<p><b>4 Travel Delay</b> Pays S\$50 for each full 6 consecutive hours if departure of scheduled transport is delayed whilst overseas. We will pay maximum limit of S\$50 for travel delay in Singapore if delay is in excess of 6 full consecutive hours</p>	<p>S\$500</p>
<p><b>5 Baggage Delay</b> Pays S\$50 for each full 6 consecutive hours if insured person's checked-in baggage is delayed whilst overseas. We will pay maximum limit of S\$50 for baggage delay in Singapore if delay is in excess of 6 full consecutive hours</p>	<p>S\$500</p>
<p><b>6 Loss of Travel Documents</b> Pays for the cost of replacing your travel documents whilst overseas as a result of theft, violence or natural disaster including the additional travel and hotel accommodation expenses incurred</p>	<p>S\$500</p>
<p><b>7 Loss or Damage to Personal Baggage</b> Covers loss or damage sustained overseas to personal baggage due to theft or misdirection whilst in the care, custody and control of a scheduled transport provider. Maximum of S\$200 payable in respect of each item or set or pair of items</p>	<p>S\$1,000</p>

# Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year <sup>1</sup> )
<b>8 Hospital Visit</b> <ul style="list-style-type: none"><li>Covers the travel expenses incurred by you to return to your home country to visit your immediate family member who is hospitalised for more than 5 consecutive days</li><li>Covers the travel and accommodation expenses incurred by a relative or friend to visit you if you are hospitalised overseas for more than 5 consecutive days</li></ul>	S\$5,000
<b>9 Compassionate Visit</b> <ul style="list-style-type: none"><li>Covers the cost of travel expenses incurred by you to return to your home country in the event of the death of your immediate family member</li><li>Covers the cost of travel and accommodation expenses incurred by a relative or friend to assist in the repatriation arrangement of the insured's mortal remains</li></ul>	S\$5,000
<b>Emergency Assistance</b>	
<b>10 Emergency Medical Evacuation (24 hours)</b> <p>In the event that you require emergency medical treatment unavailable locally, this benefit covers your medical evacuation to a more appropriate medical facility Liberty Helpline (65) 6636 1131</p>	Unlimited
<b>11 24-hour Medical and Travel Assistance</b> <p>If you require medical or travel assistance whilst overseas, you may contact Liberty Helpline (65) 6636 1131 for 24-hour assistance anytime, anywhere</p>	Covered
<b>12 Liberty China Card</b> <p>Waiver of hospital admission deposit at designated hospitals in Hong Kong, China and Taiwan</p>	Covered
<b>13 Quarantine Following Infections Diseases</b> <p>Pays S\$100 for each complete day of quarantine (up to maximum 14 days) whilst on a trip overseas or within 7 days upon returning to Singapore</p>	S\$1,400
<b>14 Bail Bond Facility</b> <p>Provides assistance in arranging a bail bond following your arrest for a bailable offence whilst overseas Liberty Helpline (65) 6636 1131</p>	Covered
<b>15 Repatriation of Mortal Remains</b> <p>Covers the cost of transporting insured's mortal remains from the place of insured's death to his/her home country or the cost of a local burial at the place of death</p>	Unlimited

# Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year <sup>1</sup> )
<b>Property</b>	
<p><b>16 Overseas Home Guard</b> Covers loss or damage due to fire, natural disaster or theft (consequent upon actual forcible and violent entry of or exit from the premises) of household contents and your personal belongings including handheld devices, stored at your permanent overseas residence</p> <p>Maximum payable in respect of:</p> <ul style="list-style-type: none"><li>a) each item or set or pair of items (including handheld devices) up to S\$200</li><li>b) laptop computer/notebook up to S\$1,000</li></ul>	S\$3,000
<b>Liability</b>	
<p><b>17 Personal Liability</b> Insures against third party claims for bodily injury or property damage caused by your negligence whilst overseas. Our liability for all compensation payable in respect of any one occurrence and in the aggregate shall not exceed the Benefit Limit</p>	S\$300,000
<p><b>18 Rental Vehicle Excess Cover</b> Covers the excess or deductible which you may be legally liable to pay in respect of accidental loss or damage to a rental vehicle whilst overseas</p>	S\$1,000
<b>Student Assistance</b>	
<p><b>19 Study Interruption</b> Covers tuition fees paid in advance for the current semester in the event you are unable to continue your studies overseas for the remaining part of the semester due to your hospitalisation, terminal illness or death of an immediate family member</p>	S\$10,000
<p><b>20 Study Loan Repayment</b> Covers the outstanding study loan which you are liable to pay in the event of your accidental death</p>	S\$5,000
<p><b>21 Sponsor Protection</b> Covers the unpaid tuition fees in the event of accidental death or permanent disablement of your sponsor named in the policy, who is responsible for paying the tuition fees</p>	S\$15,000

# Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year <sup>1</sup> )		
	Option A	Option B	Option C
<b>22 Medical Expenses (following Accident or Illness)</b> Covers hospital & surgical expenses incurred due to an injury sustained or illness contracted whilst overseas  Maximum payable in respect of: <ul style="list-style-type: none"> <li>Hospital &amp; surgical expenses incurred if you are hospitalised within 5 days upon return to Singapore if medical treatment was not sought overseas</li> <li>Medical Expenses incurred for outpatient treatment of illness whilst overseas (Excess of S\$100 per visit is applicable)</li> </ul>	S\$25,000 <sup>2</sup>	S\$50,000 <sup>2</sup>	S\$100,000 <sup>2</sup>
<b>23 Study Interruption</b> Covers tuition fees paid in advance for the current semester in the event you are unable to continue your studies overseas for the remaining part of the semester due to your hospitalisation, terminal illness or death of an immediate family member	S\$5,000	S\$10,000	S\$15,000

<sup>1</sup> The same limit applies for policies which are less than 1 year

<sup>2</sup> Aggregate Limit applicable to Section 22

<sup>3</sup> Discount is applicable when policy is incepted for 2 years or more

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

More information about Overseas StudentCare is available at [www.libertyinsurance.com.sg](http://www.libertyinsurance.com.sg)

## Discount<sup>3</sup>

Policy Period	Discount
2 years	5%
3 years and above	7.5%

## Annual Premium - Individual Plan

Duration	Premium Payable	Additional Premium for Optional Benefits		
		Option A	Option B	Option C
3 months	S\$200	S\$65	S\$165	S\$335
6 months	S\$300	S\$150	S\$315	S\$590
1 year	S\$400	S\$195	S\$485	S\$910

# Annual Premium - Family Plan<sup>4</sup>

<sup>4</sup> Family refers to you, your legal spouse and up to 3 of your children

Premiums include prevailing GST

Duration	Premium Payable	Additional Premium for Optional Benefits		
		Option A	Option B	Option C
3 months	N.A.	N.A.	N.A.	N.A.
6 months	S\$675	S\$336	S\$710	S\$1,323
1 year	S\$900	S\$480	S\$1,081	S\$2,045

## Eligibility

You must be:

- between 15 to 45 years of age
- a Singapore citizen, Singapore permanent resident or foreigner holding a valid Singapore student pass
- registered as a full-time student with an overseas educational institution or participating in a student exchange program or industrial attachment overseas as arranged by your educational institution in Singapore

## Major Exclusions

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

- illegal or unlawful acts
- suicide or self-inflicted injury
- HIV and related conditions
- pregnancy or childbirth and related complications
- participation in professional and/or competitive sports
- pre-existing conditions
- mental and nervous disorders
- Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon

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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 us ([servicecenter@libertyinsurance.com.sg](mailto:servicecenter@libertyinsurance.com.sg)) 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)).