



PayMaster

Protect your income as you take to the skies



Safeguarding your income

As a professional Pilot, Flight Instructor, Air Traffic Controller or Aircraft Maintenance Engineer, you've earned a career like no other! While performing your duties, you may be exposed to a range of risks and injuries that pose a major threat to your health. In consultation with aviation experts, we have designed Paymaster to provide the financial support you require for this exciting career. These include provisions for unforeseen and difficult situations you may encounter when traveling overseas.

Benefits at a glance



Income Protection



Compensation for
Death



Protection Against Third
Party Claims



Extended
Coverage



Emergency
Medical
Evacuation

Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year)
Income Protection 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
Accidental Death Covers you up to the capital sum insured in the event of your death due to accidental bodily injury	Sum Insured
Passive War Extension 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
Worldwide Security Alerts 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
Emergency Medical Evacuation (24 hours) 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. Liberty Helpline: (+65) 6636 1131	Unlimited
24-hour Medical and Travel Assistance If you require medical or travel assistance whilst overseas, you may contact Liberty Helpline: (+65) 6636 1131 for 24-hour assistance anytime, anywhere	Covered
Liberty China Card Waiver of hospital admission deposit at designated hospitals in Hong Kong, China and Taiwan. Medical expenses are not covered Liberty Helpline: (+65) 6636 1131	Covered
Bail Bond Facility Provides assistance in arranging a bail bond following your arrest for a bailable offence whilst overseas Liberty Helpline: (+65) 6636 1131	Covered
Personal Liability Covers third party claims for bodily injury or property damage caused by your negligence whilst overseas	S\$500,000

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

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

More information about Paymaster is available on our website www.libertyinsurance.com.sg.