Liberty®



BizTraveler

Secure the most comprehensive coverage for your employees



Peace of Mind for Traveling Employees

In our highly globalized world, business travel is becoming ever more common. Accordingly, companies face greater risk of incurring substantial expenses resulting from emergency medical evacuation, flight diversions and other potential challenges. Thus, adequate corporate travel insurance is key for companies to cover unexpected travel expenses. Liberty's Corporate BizTraveler also offers your employees the flexibility to enjoy the same comprehensive coverage when they extend their work trips for leisure.

Benefits at a glance

- Covers Personal Deviation
- Wavier of Hospital Admission Deposit
- Flexibility for extension
- Terrorism Coverage
- 24-Hour Helpline

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 15, 16 & 19)	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
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

	Description of Benefits	Plan 1	Plan 2	Plan 3
Evacuation and Repatriation				
15	**Emergency Medical Evacuation** Covers all expenses for emergency medical evacuation coordinated by **Liberty Helpline (+65) 6636 1131**	Unlimited	Unlimited	Unlimited
16	**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
17	**Emergency Telephone Charges** Pays for telephone charges incurred as a result of medical emergency	S$100	S$200	S$300
18	**24-hour Medical and Travel Assistance** On referral and arrangement basis	Liberty Helpline: (+65) 6636 1131		
Liability				
19	**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
Inconveniences				
20	**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
21	**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
22	**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
23	**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
24	**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
25	**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
26	**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
27	**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
28	**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
Losses				
29	**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

Description of Benefits		Plan 1	Plan 2	Plan 3
30	**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
31	**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
Others				
32	**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
33	**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
34	**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
35	**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
36	**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$208**	**S$247**	**S$338**	**S$270**	**S$348**	**S$439**
Worldwide	**S$299**	**S$351**	**S$468**	**S$389**	**S$456**	**S$608**

- **ASEAN** means travel to or through the countries of Malaysia, Brunei, Indonesia, Thailand, Laos, 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 Worldwide including ASEAN and Asia Pacific but excludes travel to, within and/or transit through any of the following countries: Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Lebanon, Myanmar, North Korea, Russia, Sudan, Syria, Venezuela, Crimea, Donbas-Donetsk, Kherson, Luhansk and Zaporizhzhia regions and Ukraine

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

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

More information about Corporate BizTraveler is available on our website libertyinternational.com/sg.

Underwritten by Liberty Pte. Limited (UEN | GST Reg. No. 201538069C)
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