

## TourCare Essential and TourCare Plus Product Comparison

	<b>TourCare Essential</b>	<b>TourCare Plus</b>
<b>Product Description</b>	No frills plan with essential benefits coverage	Comprehensive cover with 43 high benefit limits
<b>Plan Name</b>	Lite / Savvy / Xtra	Standard / Supreme
<b>Type of Plan</b>	Individual / Family	Individual / Family
<b>Type of Trip</b>	- Single Trip -Annual Policy (Asia Pacific/Worldwide)	- Single Trip -Annual Policy (Asia Pacific/Worldwide)
<b>Annual Policy</b>	<b>Not available to those above 75 yrs old</b>	Available to all between 3 mths to 85 yrs old
<b>Maximum no. of days each Trip</b>	Single Trip – 120 days Annual Policy – 90 days	Single Trip – 120 days Annual Policy – 90 days
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>- Available to Singapore Citizens, PRs of Singapore or foreigners with valid Employment Pass, Work Permit, Dependent Pass or Student Pass permanently residing in Singapore</li> <li>- Applicable to any person between <b>6 months</b> to 85 years old</li> </ul>	<ul style="list-style-type: none"> <li>- Available to Singapore Citizens, PRs of Singapore or foreigners with valid Employment Pass, Work Permit, Dependent Pass or Student Pass permanently residing in Singapore</li> <li>- Applicable to any person between <b>3 months</b> to 85 years old</li> </ul>
<b>Pre-Existing Condition</b>	Cover excludes Pre-Existing Condition	<ul style="list-style-type: none"> <li>- Applicable only to Single Trip</li> <li>- Cover Acute Onset of Pre-Existing Condition under:                             <ul style="list-style-type: none"> <li>- Overseas Medical Expenses</li> <li>- Emergency Medical Evacuation</li> <li>- Repatriation of Mortal Remains</li> </ul> </li> </ul>



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<b>Travel Delay/ Travel/Flight Misconnection Flight Diversion Alternative Trip Arrangement</b>	<p>Delay/diversion is due to the perils specified in the Policy.</p> <p>Written proof of delay from the transport operator is still required when submitting claim (cause of delay must be provided in writing).</p>	<p>Delay/diversion is due to reasons not caused by the Insured Person, his/her Immediate Family Member or Travelling Companion travelling on the same Trip.</p> <p>Written proof of delay from the transport operator is still required when submitting claim (cause of delay must be provided in writing).</p>
<b>Overseas Medical Expenses</b>	<p>Reimburse up the benefit's maximum amount or up to <b>45 days</b> from the date of sustaining the Injury or Sickness, whichever occurs first</p>	<p>Reimburse up the benefit's maximum amount or up to <b>90 days</b> from the date of sustaining the Injury or Sickness, whichever occurs first</p>
<b>Medical Expenses Incurred upon return to Singapore</b>	<p><b>Medical treatment sought within 24 consecutive hours from time of return to Singapore (if initial treatment was not sought Overseas)</b> and up to a maximum of 31 days from date of first medical treatment in Singapore</p>	<p><b>Medical treatment sought within 3 days from date of return to Singapore (if initial treatment was not sought Overseas)</b> and up to a maximum of 31 days from date of first medical treatment in Singapore</p>

**The above is only a summary. Please refer to the actual policy wordings for the full terms, conditions and exclusions.**

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 ([sgservicecenter@libertymutual.com](mailto:sgservicecenter@libertymutual.com)) 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)).

