



# TourCare Plus

Travel the World with Peace of Mind



## It's time to take on the world

Be it a three-day getaway to a beach resort in Bali or a month-long vacation in Europe, the last thing you want is to worry about flight diversions, accidents, lost baggage and other travel inconveniences. TourCare Plus takes care of all this, so you can explore the world worry-free.

### Benefits at a glance



Personal Accident  
Coverage



Hospital Daily  
Income Benefit



Compensation for travel  
inconveniences



Covid-19  
Benefits



Overseas Medical  
Expenses  
(Extended to cover  
Pre-Existing Condition)



Emergency Medical Evacuation  
and Repatriation of  
Mortal Remains  
(Extended to cover  
Pre-Existing Condition)



24-hour Medical &  
Travel Assistance

# Summary of Benefits

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)	
		Standard	Supreme
<b>1. Personal Accident (Double Indemnity for Road Accident)</b> Compensates for Accidental death or permanent disablement following Accidental bodily injury	Per Individual • Age 75 years & below • Age 76 to 85 years • Insured Child (<25 years)	S\$150,000 S\$50,000* S\$50,000	S\$300,000 S\$100,000* S\$100,000
<b>Medical</b>			
<b>2. Overseas Medical Expenses</b> Pays for medical and hospital expenses incurred whilst abroad as a result of Sickness or Injury including treatment by Chinese Physician, Chiropractor and/or Physiotherapy (on referral basis) up to S\$500 per person per Trip	Per Individual • Age 75 years & below • Age 76 to 85 years • Per Family	S\$250,000 S\$50,000* S\$500,000	S\$500,000 S\$75,000* S\$800,000
Special Extension for Overseas Medical Expenses due to an acute onset of a Pre-Existing Condition #	Per Individual • Age 75 years & below • Age 76 to 85 years • Per Family	S\$50,000 S\$25,000* S\$100,000	S\$100,000 S\$50,000* S\$150,000
<b>3. Medical Expenses Incurred upon return to Singapore</b> Follow-up treatment within 31 days from return date (following discharge from Overseas Hospital) or treatment sought within 3 days from return date and up to 31 days (if initial treatment is not sought overseas). Including treatment by Chinese Physician, Chiropractor and/or Physiotherapy (on referral basis) up to S\$500 per person per Trip	Per Individual • Age 75 years & below • Age 76 to 85 years • Per Family	S\$15,000 S\$1,000* S\$30,000	S\$25,000 S\$2,500* S\$50,000
<b>4. Overseas Hospital Visit</b> Pays for the cost of transportation of one relative or friend if the insured is hospitalised for more than 5 days whilst Overseas	Per Individual Per Family	S\$3,000 S\$6,000	S\$5,000 S\$10,000
<b>5. Additional Accommodation Expenses</b> Pays for the hotel accommodation incurred by one relative or friend if the insured is hospitalised for more than 5 days whilst Overseas, up to a limit of S\$400 per day (Standard Plan) or S\$1,000 per day (Supreme Plan)	Per Individual Per Family	S\$2,000 S\$2,000	S\$5,000 S\$5,000
<b>6. Overseas Compassionate Visit</b> Pays for the cost of transportation of one relative or friend to assist in the preparation of the mortal remains	Per Individual Per Family	S\$3,000 S\$6,000	S\$5,000 S\$10,000
<b>7. Child Guard</b> Pays for the cost of returning unattended child back to home country or country of residence	Per Individual Per Family	S\$3,000 S\$6,000	S\$5,000 S\$10,000
<b>8. Hospital Daily Income Benefit (Overseas)</b> Pays for each 24-hour period of Overseas Hospital confinement up to a limit of S\$200 per day subject to a maximum of 50 days (Standard Plan) or a maximum of 150 days (Supreme Plan)	Per Individual Per Family	S\$10,000 S\$10,000	S\$30,000 S\$30,000
<b>9. Hospital Daily Income Benefit (Singapore)</b> Pays for each 24-hour period of hospital confinement (more than 5 consecutive days) upon immediate return to Singapore up to a limit of S\$100 per day subject to a maximum of 5 days (Standard Plan) or a maximum of 10 days (Supreme Plan)	Per Individual Per Family	S\$500 S\$500	S\$1,000 S\$1,000
<b>10. Medical Expenses for Pregnancy Related Sickness</b> Pays for medical expenses for pregnancy related Sickness	Per Individual Per Family	S\$2,500 S\$2,500	S\$5,000 S\$5,000
<b>11. 24-hour Medical Assistance</b> On referral or arrangement basis	Per Individual Per Family	Liberty Helpline	
<b>12. Emergency Telephone Expenses</b> Pays for telephone charges as a result of medical emergency	Per Individual Per Family	S\$100 S\$100	S\$100 S\$100

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)	
		Standard	Supreme
<p><b>13. Emergency Medical Evacuation</b> Covers all expenses for emergency medical evacuation coordinated by <b>Liberty Helpline: (+65) 6636 1131</b></p> <p>Special Extension for emergency medical evacuation due to an acute onset of a Pre-Existing Condition #</p>	<p>Per Individual</p> <ul style="list-style-type: none"> <li>Age 75 years &amp; below</li> <li>Age 76 to 85 years</li> <li>Per Family</li> </ul> <p>Per Individual</p> <ul style="list-style-type: none"> <li>Age 75 years &amp; below</li> <li>Age 76 to 85 years</li> <li>Per Family</li> </ul>	<p>Unlimited</p> <p>S\$100,000*</p> <p>Unlimited</p> <p>S\$200,000</p> <p>S\$100,000*</p> <p>S\$500,000</p>	<p>Unlimited</p> <p>S\$150,000*</p> <p>Unlimited</p> <p>S\$200,000</p> <p>S\$100,000*</p> <p>S\$500,000</p>
<p><b>14. Repatriation of Mortal Remains</b> Covers for cost of transporting Insured's mortal remains or local burial at place of death</p> <p>Special Extension for Repatriation of Mortal Remains due to an acute onset of a Pre-Existing Condition #</p>	<p>Per Individual</p> <ul style="list-style-type: none"> <li>Age 75 years &amp; below</li> <li>Age 76 to 85 years</li> <li>Per Family</li> </ul> <p>Per Individual</p> <ul style="list-style-type: none"> <li>Age 75 years &amp; below</li> <li>Age 76 to 85 years</li> <li>Per Family</li> </ul>	<p>Unlimited</p> <p>S\$15,000*</p> <p>Unlimited</p> <p>S\$50,000</p> <p>S\$20,000*</p> <p>S\$200,000</p>	<p>Unlimited</p> <p>S\$30,000*</p> <p>Unlimited</p> <p>S\$50,000</p> <p>S\$20,000*</p> <p>S\$200,000</p>
<b>Liability</b>			
<p><b>15. Personal Liability</b> Insures against third party claims for bodily injury or property damage caused by insured's negligence whilst Overseas</p>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$500,000</p> <p>S\$500,000</p>	<p>S\$1,000,000</p> <p>S\$1,000,000</p>
<b>Inconveniences</b>			
<p><b>16. Trip Cancellation/Postponement</b> Pays for the non-refundable portion of travels costs paid in advance or administrative charges incurred due to Unforeseen Circumstances</p> <p>The maximum amount We will pay under Trip Postponement is S\$500 (Standard Plan) or S\$1,000 (Supreme Plan) Per Individual/Per Family</p>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$5,000</p> <p>S\$10,000</p>	<p>S\$10,000</p> <p>S\$20,000</p>
<p><b>17. Trip Curtailment</b> Pays for the pro-rata amount for each complete day of the planned Trip lost due to Unforeseen Circumstances</p>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$5,000</p> <p>S\$10,000</p>	<p>S\$10,000</p> <p>S\$20,000</p>
<p><b>18. Alternative Trip Arrangement</b> Pays the additional travel cost incurred for alternative transportation to continue the planned Trip if the scheduled transport is cancelled or delayed for more than 24 hours</p>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$500</p> <p>S\$1,000</p>	<p>S\$500</p> <p>S\$1,000</p>
<p><b>19. Trip Disruption</b> Pays for the pro-rata amount for each complete day of the planned Trip lost if the insured person is hospitalised Overseas for more than 5 consecutive days</p>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$3,000</p> <p>S\$5,000</p>	<p>S\$5,000</p> <p>S\$8,000</p>
<p><b>20. Travel/Flight Misconnection</b> Pays for the full 6 consecutive hours of scheduled transport delayed while Overseas</p>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$200</p> <p>S\$200</p>	<p>S\$200</p> <p>S\$200</p>
<p><b>21. Travel Delay</b></p> <ul style="list-style-type: none"> <li>Pays S\$100 for each full 6 consecutive hours if departure of the scheduled transport is delayed whilst Overseas</li> <li>Pays maximum limit of S\$150 for travel delay in Singapore if delay is in excess of 6 full consecutive hours</li> </ul>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$1,000</p> <p>S\$1,000</p>	<p>S\$1,000</p> <p>S\$2,000</p>
<p><b>22. Flight Diversion</b> Pays S\$100 for each full 6 consecutive hours if the scheduled flight is diverted whilst Overseas</p>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$1,000</p> <p>S\$1,000</p>	<p>S\$1,000</p> <p>S\$1,000</p>
<p><b>23. Travel Overbooking</b> Covers accommodation, meal and travel expenses if insured person is unable to board the scheduled flight due to overbooking</p>	<p>Per Individual</p> <p>Per Family</p>	<p>S\$150</p> <p>S\$300</p>	<p>S\$200</p> <p>S\$400</p>

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)	
		Standard	Supreme
<b>Losses</b>			
<b>24. Emergency Purchases</b> Pays for emergency purchase of essential personal items if insured person's baggage is stolen or permanently lost	Per Individual Per Family	S\$250 S\$500	S\$500 S\$1,000
<b>25. Baggage Delay</b> <ul style="list-style-type: none"> <li>Pays S\$200 for each full 6 consecutive hours if insured person's checked-in baggage is delayed whilst Overseas</li> <li>Pays maximum limit of S\$200 for baggage delay upon return to Singapore if delay is in excess of 6 full consecutive hours</li> </ul>	Per Individual Per Family	S\$1,000 S\$1,000	S\$1,000 S\$1,000
<b>26. 24-hour Travel Assistance</b> On referral or arrangement basis	Per Individual Per Family	Liberty Helpline	
<b>27. Loss of Personal Money</b> Covers for loss of money whilst Overseas as a result of robbery, burglary/theft or due to Natural Disaster	Per Individual Per Family	S\$250 S\$500	S\$500 S\$1,000
<b>28. Loss of Travel Documents</b> Pays for the cost of replacing insured person's travel documents including the additional travel and hotel accommodation expenses incurred	Per Individual Per Family	S\$3,000 S\$5,000	S\$5,000 S\$5,000
<b>29. Loss of or Damage to Baggage &amp; Personal Effects</b> Covers loss, damage or stolen baggage and personal effects sustained Overseas including golfing equipment and laptop computer (maximum of S\$500 for each item or set or pair of items; maximum of S\$1,000 for laptop computer)	Per Individual Per Family	S\$3,000 S\$5,000	S\$5,000 S\$8,000
<b>30. Rental Vehicle Excess Cover</b> Covers for the excess or deductible which insured person may legally liable to pay in respect of accidental loss or damage to rental vehicle	Per Individual Per Family	S\$1,500 S\$1,500	S\$3,000 S\$3,000
<b>31. Closure of Travel Agent</b> Pays for loss of travel related expenses paid in advance as a result of financial collapse or default of the travel agent in Singapore	Per Individual Per Family	S\$5,000 S\$10,000	S\$10,000 S\$20,000
<b>32. Home Guard</b> Covers for loss or damage to the household contents in Singapore residence due to fire whilst residence was left vacant for full duration of trip	Per Individual Per Family	S\$2,500 S\$2,500	S\$5,000 S\$5,000
<b>33. Hijack Benefit</b> <ul style="list-style-type: none"> <li>Pays an allowance if the aircraft in which the insured person is traveling is hijacked for more than 12 consecutive hours</li> <li>Limit per 12-hour period of S\$100 (Standard Plan) or S\$200 (Supreme Plan)</li> </ul>	Per Individual Per Family	S\$1,000 S\$2,000	S\$2,000 S\$4,000
<b>34. Automatic Extension</b> Automatically extends for 7 days if Trip is delayed due to Accident, Sickness suffered by insured person or delay by scheduled airline	Per Individual Per Family	7 days	7 days
<b>35. Disruption/Withdrawal of Hotel Services</b> Pays S\$100 for each 24-hour period in the event of disruption or withdrawal of hotel services as a result of strike or riot at travel destination	Per Individual Per Family	S\$200 S\$200	S\$200 S\$200
<b>36. Kidnap Benefit</b> Pays S\$250 for each 24-hour period in the event that the insured person is held hostage	Per Individual Per Family	S\$3,000 S\$5,000	S\$5,000 S\$5,000

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)	
		Standard	Supreme
<b>37. Terrorism Extension</b> 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 13, 14 & 15)	Per Individual Per Family	Covered	Covered
<b>38. Quarantine Following Infectious Diseases</b> Pays S\$50 for each complete day of quarantine whilst on a Trip Overseas or within 7 days upon returning to Singapore	Per Individual Per Family	S\$350 S\$700	S\$700 S\$1,400
<b>39. Overseas Medical Expenses; Emergency Medical Evacuation &amp; Repatriation of Mortal Remains (due to Covid-19)</b> Pays for expenses incurred Overseas for medical, hospital, emergency medical evacuation and repatriation of mortal remains if the insured is diagnosed with Covid-19	Per Individual • Age 75 years & below • Age 76 to 85 years • Per Family	S\$100,000 S\$ 50,000* S\$150,000	S\$150,000 S\$ 75,000* S\$200,000
<b>40. Trip Cancellation/Postponement (due to Covid-19)</b> Pays for the non-refundable portion of travels costs paid in advance or administrative charges incurred if the insured is diagnosed with Covid-19 within seven (7) days before the Commencement Date  The maximum amount We will pay under Trip Postponement is S\$500 (Standard Plan) or S\$1,000 (Supreme Plan) Per Individual/Per Family	Per Individual Per Family	S\$2,000 S\$3,000	S\$4,000 S\$5,000
<b>41. Trip Curtailment (due to Covid-19)</b> Pays for the pro-rata amount for each complete day of the planned Trip lost if the insured is diagnosed with Covid-19 whilst Overseas	Per Individual Per Family	S\$2,000 S\$3,000	S\$4,000 S\$5,000
<b>42. Trip Disruption (due to Covid-19)</b> Pays for the pro-rata amount for each complete day of the planned Trip lost if the insured person is diagnosed with Covid-19 and hospitalised Overseas for more than 5 consecutive days	Per Individual Per Family	S\$1,000 S\$2,000	S\$2,000 S\$3,000
<b>43. Overseas Quarantine Allowance (due to Covid-19)</b> Pays S\$50 (per Insured Person per day) for each complete day of Quarantine whilst on a Trip Overseas	Per Individual Per Family	S\$350 S\$700	S\$700 S\$1,400

\* Reduced limit applies to Insured Person from age 76 to 85 years under Individual or Family plan

# Amount under the Special Extension section is the sub-limit of the benefit maximum coverage

- The amounts listed in the above benefits table sets out the maximum coverage payable for each benefit
- The Per Family amount is the aggregate amount We will pay under the Family cover during any one Trip. Each Insured Person in the Family plan will still be subjected to the Per Individual amount as shown in the above benefits table
- Pre-Existing Conditions will not be covered except under Special Extension of Sections 2, 13 and 14
- Coverage intended for Overseas and not in Singapore
- **The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions**

# Notes

- Sum insured under Section 1 – Personal Accident is reduced to S\$50,000 (Standard) or S\$100,000 (Supreme) for Children age 17 years and below if the Child is insured under Individual plan
- Family refers:
  - For Single Trip Policies – Maximum 2 adults traveling with no limit on the number of Children. The 2 insured adults need not be related and the Child(ren) must belong to only one of the insured adults
  - For Annual Travel Policies – For an insured, legal spouse and any number of Children. The Children must be accompanied by either one of the insured adults for any Trips made during the Period of Insurance
  - Child insured under a Family plan refers to dependent Child under the age of 21 years who is unmarried and unemployed or up to 25 years of age who is in continuous full-time education in a recognised institution of higher learning. Their sum insured under Section 1 – Personal Accident will be reduced to S\$50,000 (Standard) or S\$100,000 (Supreme)
- For a One-way Trip Policy, the insurance cover will cease upon the Insured Person reaching his/her place of residence or business at the final destination shown in the ticket
- The maximum length of each Trip Overseas for a Single Trip Policy is 120 days. No refund of premium is allowed once the Policy has been issued
- The maximum length of each Trip Overseas for a Annual Travel Policy is 90 days. There is no limit on the number of Trips made during the Period of Insurance. We will refund the premium base on short-term rate
- Coverage is extended to Insured Persons on business Trips engaging in professional, administrative, managerial, clerical & non-manual work solely in offices or similar non-hazardous places. The Policy does not cover any Insured Person engaged in manual work
- Trip Cancellation/Postponement (Section 16) and Closure of Travel Agent (Section 31) coverage commences 30 days and 60 days respectively before the Commencement Date or on the Policy issuance date, provided that it was purchased 3 days before the departure date (date of departure inclusive), whichever is later
- The Pre-Existing Condition cover extended under Overseas Medical Expenses (Section 2), Emergency Medical Evacuation (Section 13) and Repatriation of Mortal Remains (Section 14) applies only to Single Trip Policy with duration up to a maximum of thirty (30) days per Trip.
- We do not cover claims arising from Pre-Existing Condition where the Insured Person has been diagnosed with Terminal Illness regardless of whether diagnosis was received before or after this insurance was purchase
- The Insured Persons must not be traveling against the advice of any Medical Practitioner or for the purpose of seeking medical treatment
- Coverage must be effected before leaving Singapore
- If the Insured Person has more than one travel insurance Policy, with the exception of BizTraveler Insurance, 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 TourCare Plus is available on our website [libertyinternational.com/sg](http://libertyinternational.com/sg).

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)).

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