

Liberty Insurance

Liberty Insurance is a leading general insurer championing responsible living and behaviour in Singapore. In offering a full range of both personal and commercial insurance products, Liberty Insurance enables the protection and security of one’s personal and commercial property, assets and legal liabilities. At Liberty Insurance Singapore, we are responsible to help you live safer, more secure lives.

Liberty Insurance Singapore is a 100% owned strategic business unit of Liberty Mutual Group. Headquartered in Boston, Liberty Mutual Group, it ranks 84th on the Fortune 500 list of largest corporations in the U.S. (based on 2011 revenue). As of 31 December 2012, Liberty Mutual Insurance had \$120.1 billion in consolidated assets, \$101.5 billion in consolidated liabilities and \$36.9 billion in annual consolidated revenue. Liberty Mutual Insurance employs more than 50,000 people in more than 900 offices throughout the world.

Professional Investment Advisory Services

Established in 2001 and licensed by the Monetary Authority of Singapore, Professional Investment Advisory Services Pte Ltd (“PIAS”) is one of the leading financial advisory firms in Singapore. PIAS offers a diversified suite of financial services and solutions with a personalised approach.

PIAS has one of the largest, most respected and fastest growing networks of financial consultants in Singapore. PIAS’ professional financial consultants provide sound and comprehensive financial advice at both individual and corporate levels.

PIAS is a wholly owned subsidiary of Professional Advisory Holdings Ltd (“PAH”) which is a majority owned subsidiary of the Aviva Group.

Specially underwritten by:



51 Club Street
#03-00 Liberty House
Singapore 069428
www.libertyinsurance.com.sg
Co. Reg. No. 199002791D

Service Hotline
Tel: (+65) 6221 8611
Fax: 6223 6434
Operating hours:
Mon to Fri, 9am-5pm

Specially designed for clients of:



6 Shenton Way Tower 2
#09-08 Singapore 068809
www.proinvest.com.sg
Co. Reg. No. 200106346Z
Financial Advisory Licence No. FA000008-4

Planning a vacation?

Let Travel Smart 365 takes care of your travel worries. Specially designed for the smart traveler, Travel Smart 365 offers basic protection wherever you go.

- ✓ Personal protection for you and your loved ones
- ✓ Innovative cover for you at home or around the world
- ✓ Assurance that your travel needs are well taken care of
- ✓ Safeguard against loss of belonging and inconveniences overseas

Exclusively designed for PIAS clients!

- Annual premium starting from S\$139
- One time enrollment to cover you 365 days
- Unlimited Trips whole year round; up to 30 days per Trip
- Up to S\$200,000 Overseas Personal Accident cover
- Up to S\$1,000,000 for Emergency Medical Evacuation/Repatriation
- Compensation for trip cancellation/postpone, trip curtailment, travel/flight misconnection and travel and baggage delay
- Coverage in the event of terrorism, including when nuclear, chemical and/or biological weapons are used

Eligibility:

- Singaporeans and Singapore Permanent Residents residing permanently in Singapore
- Adults between age 18 to 70 years
- Child/Children from 6 months to 21 years old, or up to age 25 if he/she is enrolled in an educational institution on full-time higher education.

Important Notes :

1. There is no limit on the number of Trips made during the Period of Insurance. However, the maximum length of each Trip Overseas is restricted to 30 days.
2. Pre-Existing Conditions will not be covered.
3. Family Plan refers to :
 - a. An insured, legal spouse and their dependent children. The number of children is restricted to four (4). The child(ren) must be accompanied by either of the insured adults for any Trips made during the Period of Insurance.
 - b. Child insured 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 recognized institution of higher learning. Their sum insured under Section 1 – Personal Accident will be reduced to S\$25,000.
4. Coverage is extended to 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 person engaged in manual work.
5. We will refund the premium base on short-term rate if policy is cancelled.
6. If the insured person has more than one travel insurance policy underwritten by Liberty Insurance Pte Ltd for the same Trip, Liberty Insurance Pte Ltd will only be liable for the policy which provides the highest benefit level.
7. 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 Liberty Insurance Pte Ltd or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg).

SIGN UP NOW!
Contact your PIAS financial consultant for more information.

Financial consultant contact details

Annual Premium S\$		
Plan Type	Area of Travel	
	Asia Pacific	Worldwide
Insured	139	220
Insured & Spouse	265	418
Family (Insured, Spouse & maximum 4 children)	330	439

Notes:

- Asia Pacific – includes ASEAN, China, Hong Kong, Macau, Taiwan, South/North Korea, Japan, India, Sri Lanka, Pakistan, Australia, New Zealand, Tibet, Mongolia, Bhutan, Nepal, Maldives, East Timor and Bangladesh.
- Worldwide – includes any destinations in the world except the countries which we exclude cover.
- This insurance will not cover claims arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria or Lebanon.
- The amounts listed in the benefits table are the maximum coverage payable for each benefit.
- 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. For more information about Travel Smart 365, please do not hesitate to contact your financial consultant.



TRAVEL SMART 365

Schedule of Benefits

Schedule of Benefits			MAXIMUM COVERAGE (S\$)			
			ASIA PACIFIC		WORLDWIDE	
Section	PERSONAL ACCIDENT					
1	Overseas Accidental Death & Permanent Disablement		Insured Adult		150,000	
			Insured Child		200,000	
	OVERSEAS MEDICAL AND TRAVEL EXPENSES		Individual	Family	Individual	Family
2	Overseas Medical Expenses Pays for medical and hospital expenses incurred whilst Overseas as a result of illness and injury, including traditional chinese medicine and chiropractor up to the limit of S\$500		50,000	100,000	150,000	300,000
3	Medical Expenses Incurred Upon Return to Singapore Follow-up treatment within 31 days from return date (following discharge from Overseas hospital) or treatment sought within 5 days from return date and up to 31 days (if initial treatment is not sought Overseas), including traditional chinese medicine and chiropractor up to the limit of S\$500		5,000	10,000	5,000	10,000
4	Additional Accommodation Expenses Pays for the hotel accommodation incurred by one relative or friend if the Insured is hospitalized for more than 5 days whilst Overseas, up to a limit of S\$300 per day		3,000	3,000	3,000	3,000
5	Liberty China Card Hospital admission deposit waived at designated hospitals in China, Hong Kong and Taiwan		Yes	Yes	Yes	Yes
6	Emergency Telephone Expenses Pays for telephone charges as a result of medical emergency		100	100	100	100
7	Emergency Medical Evacuation/Repatriation Covers all expenses for emergency medical evacuation coordinated by Liberty Helpline (+65) 6636 1131. Also covers cost of transporting insured's mortal remains or local burial at place of death		500,000	500,000	1,000,000	1,000,000
	TRAVEL INCONVENIENCES BENEFITS					
8	Personal Liability Insures against third party claims for bodily injury or property damage caused by insured's negligence whilst Overseas.		500,000	500,000	1,000,000	1,000,000
9	Trip Cancellation/Postponement Pays for the non-refundable portion of travel costs paid in advance or administrative charges incurred due to unforeseen circumstances		2,500	5,000	5,000	10,000
10	Trip Curtailment Pays for the pro-rata amount for each complete day of the planned Trip lost due to unforeseen circumstances		2,500	5,000	5,000	10,000
11	Travel/Flight Misconnection Pays for full 6 consecutive hours of scheduled transport delayed whilst Overseas		200	400	200	400
12	Travel Delay Pays S\$100 for each full 6 consecutive hours of delay whilst Overseas. Pays maximum limit of S\$100 for travel delay in Singapore if delay is in excess of 6 full consecutive hours.		1,000	2,000	1,000	2,000
13	Baggage Delay Pays S\$100 for each full 6 consecutive hours of delay whilst Overseas. Pays maximum limit of S\$100 for baggage delay upon return to Singapore if delay is in excess of 6 full consecutive hours.		1,000	2,000	1,000	2,000
	LOSSES					
14	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's travel documents including the additional travel and hotel accommodation expenses incurred. Loss of personal money is limited to S\$300		1,500	3,000	2,000	4,000
15	Loss of or Damage to Baggage or Personal Effects 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)		1,500	3,000	2,000	4,000
	COMPLEMENTARY BENEFITS					
16	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		300	600	300	600
17	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 7 and 8 under Schedule of Benefits)		Yes			
18	Automatic Extension Automatically extends for 7 days if Trip is delayed due to accident, sickness suffered by insured whilst Overseas or delay by scheduled airline.		7 Days			
19	24 hour Medical and Travel Assistance On referral or arrangement basis		Liberty Helpline: (+65) 6636 1131			

TRAVEL Smart 365

Proposal Form

Statement pursuant to Section 25(5) Cap. 142 of the Insurance Act or any subsequent amendments thereof - You are to disclose in the proposal form fully and faithfully all facts which you know or ought to know, otherwise the policy issued hereunder may be void.

Producer Code:	PIAS (B9115-)
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1. Proposer's/Insured's Particulars

Proposer's/Insured's Name:		Company ROC No. <i>(If applicable)</i>					
		Mailing Address:					
NRIC No.:		Nationality:				Postal Code:	
Fin No./Passport No. (Foreigner):		Telephone No.: (H/P) (O)					
Gender:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Email Address:

2. Spouse's/Children's Particulars (if applicable)

Name	Gender	Date of Birth	NRIC No.	Fin No.	Passport No.	Nationality	Relationship
		<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>					
		<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>					
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		<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>					

Any existing PA Smart 365 Policy? Yes / No

If yes, please provide policy number and NRIC no:

3. Coverage Required

Plan Type:	<input type="checkbox"/> Insured <input type="checkbox"/> Insured and Spouse <input type="checkbox"/> Family
Area of Travel:	<input type="checkbox"/> Asia Pacific <input type="checkbox"/> Worldwide
Effective Date:	<div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div> For 1 Year

4. Mode of Payment

<input type="checkbox"/> Cash	<input type="checkbox"/> Cheque (Bank: _____)	<input type="checkbox"/> Visa	<input type="checkbox"/> MasterCard
Card No.: - - - 		Cardholder's Name: _____ Expiry Date: - 	

I hereby authorize **LIBERTY INSURANCE PTE LTD** to debit my Credit Card account specified above.

PAYMENT BEFORE COVER WARRANTY (INDIVIDUAL)

Please note that the total premium must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) on or before the inception date of the coverage, failing which the Policy shall be deemed to be automatically cancelled and no benefits whatsoever shall be payable by the Company.

PREMIUM PAYMENT WARRANTY (CORPORATE)

Please note that the total premium must be paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within 60 days of the inception date of the coverage, failing which the Policy shall be deemed to be automatically cancelled and a pro-rata premium is to be charged for the period that the Company is on risk.

WARRANTY:
The person(s) to be insured warrant that they are not travelling contrary to the advise of a medical practitioner or for the purpose of obtaining medical treatment.

Declaration: I hereby declare and warrant the answers given above in every respect are true and correct! I have not withheld any information likely to affect acceptance of this Proposal, and agree that this Proposal Declaration shall be the basis of the contract between the Company and myself, and I further agree to accept the Company's Policy subject to the terms, exclusions and conditions to be expressed therein, endorsed thereon or attached thereto

Date _____ Signature of Proposer _____

The liability of the Company does not commence until this Proposal has been accepted by the Company.

For Official Use