



Liberty Insurance Pte Ltd
(Registration No. 199002791D)

51 Club Street
#03-00 Liberty House
Singapore 069428

T. 1800-LIBERTY (5423 789)
F. (+65) 6223 6434

www.libertyinsurance.com.sg

MAR 2015

Preparing You
for the World

Overseas StudentCare



Benefits at a Glance

- Worldwide coverage
- Access to worldwide security alerts
- Emergency 24-hour assistance through **Liberty Helpline (+65) 6636 1131**
- Comprehensive covers for accident, health, travel, property and assistance while studying overseas and while on holidays during term break
- Waiver of hospital admission deposit at designated hospitals in Hong Kong, China and Taiwan
- Study loan repayment benefit
- Rental vehicle excess cover
- Access to bail bond facility
- Options to enhance cover for medical expenses and study interruption

Preparing You for the World

Studying overseas can be an exciting experience filled with mixed emotions. For some it means leaving home for the first time, for others it's a return to a childhood holiday destination. It is a chance to gain an international perspective, to meet people from various cultures and expand one's horizon whilst studying at a world leading school or university.

As you take this important step in your education, don't let practical concerns like international travel, security and health disrupt your plans. Being prepared for uncertainties is key to having a safe and successful overseas educational experience. At Liberty, we understand the challenges faced by international students like you and have tailored Overseas StudentCare to provide a comprehensive cover for your needs.

So travel the world, take in new sights, build lifelong friendships, gain new experiences, study and live overseas. We are with you every step of your way.

Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year^)
Travel	
4 Travel Delay Pays S\$50 for each full 6 consecutive hours if departure of scheduled transport is delayed whilst overseas. We will pay maximum limit of S\$50 for travel delay in Singapore if delay is in excess of 6 full consecutive hours	S\$500
5 Baggage Delay Pays S\$50 for each full 6 consecutive hours if insured person's checked-in baggage is delayed whilst overseas. We will pay maximum limit of S\$50 for baggage delay in Singapore if delay is in excess of 6 full consecutive hours	S\$500
6 Loss of Travel Documents Pays for the cost of replacing your travel documents whilst overseas as a result of theft, violence or natural disaster including the additional travel and hotel accommodation expenses incurred	S\$500
7 Loss or Damage to Personal Baggage Covers loss or damage sustained overseas to personal baggage due to theft or misdirection whilst in the care, custody and control of a scheduled transport provider. Maximum of S\$200 payable in respect of each item or set or pair of items	S\$1,000
8 Hospital Visit <ul style="list-style-type: none"> Covers the travel expenses incurred by you to return to your home country to visit your immediate family member who is hospitalized for more than 5 consecutive days Covers the travel and accommodation expenses incurred by a relative or friend to visit you if you are hospitalized overseas for more than 5 consecutive days 	S\$5,000
9 Compassionate Visit <ul style="list-style-type: none"> Covers the cost of travel expenses incurred by you to return to your home country in the event of the death of your immediate family member Covers the cost of travel and accommodation expenses incurred by a relative or friend to assist in the repatriation arrangement of the insured's mortal remains 	S\$5,000

Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year^)
Accident & Health	
1 Personal Accident Covers permanent disablement or death following accidental bodily injury Maximum payable in respect of: 1) Insured adult 2) Insured child (<18 years) Passive War Extension Covers death or bodily injury sustained by you through war-like operations provided that you are not directly or indirectly involved in such activities	S\$200,000 S\$50,000 Covered
2 Criminal Assault Covers accidental death or permanent disablement suffered as a result of criminal assault whilst overseas	S\$100,000
3 Medical Expenses (following Accident) Reimburses medical expenses arising from accidental bodily injury sustained overseas including treatment by Chinese physician, physiotherapist and chiropractor	S\$15,000

Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year [^])
Emergency Assistance	
10 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 Liberty Helpline: (+65) 6636 1131	Unlimited
11 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
12 Liberty China Card Waiver of hospital admission deposit at designated hospitals in Hong Kong, China and Taiwan	Covered
13 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
14 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
15 Repatriation of Mortal Remains Covers the cost of transporting insured's mortal remains from the place of insured's death to his/her home country or the cost of a local burial at the place of death	Unlimited
Property	
16 Overseas Home Guard Covers loss or damage due to fire, natural disaster or theft (consequent upon actual forcible and violent entry of or exit from the premises) of household contents and your personal belongings including hand held devices, stored at your permanent overseas residence Maximum payable in respect of: 1) each item or set or pair of items (including handheld devices) up to S\$200 2) laptop computer/notebook up to S\$1,000	S\$3,000

Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year [^])
Liability	
17 Personal Liability Insures against third party claims for bodily Injury or property damage caused by your negligence whilst overseas. Our liability for all compensation payable in respect of any one occurrence and in the aggregate shall not exceed the Benefit Limit	S\$300,000
18 Rental Vehicle Excess Cover Covers the excess or deductible which you may be legally liable to pay in respect of accidental loss or damage to a rental vehicle whilst overseas	S\$1,000
Student Assistance	
19 Study Interruption Covers tuition fees paid in advance for the current semester in the event you are unable to continue your studies overseas for the remaining part of the semester due to your hospitalization, terminal illness or death of an immediate family member	S\$10,000
20 Study Loan Repayment Covers the outstanding study loan which you are liable to pay in the event of your accidental death	S\$5,000
21 Sponsor Protection Covers the unpaid tuition fees in the event of accidental death or permanent disablement of your sponsor named in the policy, who is responsible for paying the tuition fees	S\$15,000

Summary of Benefits

Description of Benefits	Benefit Limit (Per Person per year [^])		
	Option A	Option B	Option C
Optional Benefits			
22 Medical Expenses (following Accident or Illness) Covers hospital & surgical expenses incurred due to an injury sustained or illness contracted whilst overseas Maximum payable in respect of <ul style="list-style-type: none"> Hospital & surgical expenses incurred if you are hospitalized within 5 days upon return to Singapore if medical treatment was not sought overseas Medical Expenses incurred for outpatient treatment of illness whilst overseas (Excess of S\$100 per visit is applicable) 	S\$25,000*	S\$50,000*	S\$100,000*
	S\$5,000	S\$5,000	S\$5,000
	S\$1,000	S\$1,500	S\$2,000
23 Study Interruption Covers tuition fees paid in advance for the current semester in the event you are unable to continue your studies overseas for the remaining part of the semester due to your hospitalization, terminal illness or death of an immediate family member	S\$5,000	S\$10,000	S\$15,000

* Aggregate Limit applicable to Section 22

[^] The same limit applies for policies which are less than 1 year

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about Overseas StudentCare is available on our website www.libertyinsurance.com.sg.

Annual Premium Individual Plan

Duration	Premium Payable	Additional Premium for Optional Benefits		
		Option A	Option B	Option C
3 months	S\$200	S\$65	S\$165	S\$335
6 months	S\$300	S\$150	S\$315	S\$590
1 year	S\$400	S\$195	S\$485	S\$910

Family Plan*

Duration	Premium Payable	Additional Premium for Optional Benefits		
		Option A	Option B	Option C
3 months	N.A.	N.A.	N.A.	N.A.
6 months	S\$675	S\$336	S\$710	S\$1,323
1 year	S\$900	S\$480	S\$1,081	S\$2,045

Premiums above include prevailing GST

* Family refers to you, your legal spouse and up to 3 of your children

Discount**

Policy Period	Discount
2 years	5%
3 years and above	7.5%

** Discount is applicable when policy is accepted for 2 years or more



Eligibility

You must be:

- between 15 to 45 years of age
- a Singapore citizen, Singapore permanent resident or foreigner holding a valid Singapore student pass
- registered as a full-time student with an overseas educational institution or participating in a student exchange program or industrial attachment overseas as arranged by your educational institution in Singapore

Major Exclusions

This policy will not cover any loss, injury, illness, damage or legal liability arising directly or indirectly from:

- Illegal or unlawful acts
- Suicide or self-inflicted injury
- HIV and related conditions
- Pregnancy or childbirth and related complications
- Participation in professional and/or competitive sports
- Pre-existing conditions
- Mental and nervous disorders
- Travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria and Lebanon

About Liberty Insurance

Financial Strength • Global Reach • Accessibility

Liberty Insurance Pte Ltd is a general insurance company licensed by the Monetary Authority of Singapore (MAS), wholly owned by Liberty Mutual Insurance Group. Liberty Mutual is a diversified global insurer headquartered in Boston, USA, operating across five continents. It is the 3rd largest property and casualty insurer in USA based on 2013 direct premiums.

Liberty Mutual Insurance Group Key Information (as at 31 December 2014):



Liberty Insurance Pte Ltd – Singapore

Liberty Insurance wrote a gross written premium of S\$157million in Year 2013 and is ranked 7th largest insurer in the general insurance industry. Liberty Insurance has built a reputation for delivering on its promises, providing consistency in underwriting philosophy and being accessible at all times.

Our quality service is characterised by focusing on fairness, honesty, dignity, respect and dependability. We are committed to provide professional, competitive and efficient service to our policyholders.