



**Liberty**  
**Insurance.**



# TourCare Essential

Worry-Free Holidays with Essential Coverage



## Travel confidently with streamlined protection

Designed for smart and budget-conscious travellers, TourCare Essential covers the essential aspects of travel while still providing essential coverage. Select 1 of the 3 plans and travel with peace of mind, knowing that you have the perfect insurance for your upcoming travels.

### Benefits at a glance



Personal Accident  
Coverage



Medical Expenses  
Coverage



Travel Inconvenience  
Compensation



Emergency Medical  
Evacuation & Repatriation  
of Mortal Remains



24-Hour Medical &  
Travel Assistance

Looking for more comprehensive coverage? Check out TourCare Plus on our website

# Summary of Benefits

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)		
		Lite	Savvy	Xtra
<b>1. Personal accident (Double Indemnity for Road Accident)</b> Compensates for Accidental death or permanent disablement following Accidental bodily injury	Per Individual <ul style="list-style-type: none"> <li>Age 75 years &amp; below</li> <li>Age 76 to 85 years</li> <li>Insured Child (&lt;25 years)</li> </ul>	S\$100,000 S\$20,000* S\$20,000	S\$150,000 S\$30,000* S\$30,000	S\$200,000 S\$50,000* S\$50,000
<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\$200 (Lite Plan) and S\$300 (Savvy & Xtra Plan) per person per Trip	Per Individual <ul style="list-style-type: none"> <li>Age 75 years &amp; below</li> <li>Age 76 to 85 years</li> </ul> Per Family	S\$50,000 S\$10,000* S\$200,000	S\$100,000 S\$20,000* S\$400,000	S\$150,000 S\$30,000* S\$600,000
<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 <b>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. Including treatment by Chinese Physician, Chiropractor and/or Physiotherapy (on referral basis) up to S\$300 per person per Trip	Per Individual <ul style="list-style-type: none"> <li>Age 75 years &amp; below</li> <li>Age 76 to 85 years</li> </ul> Per Family	N.A. N.A. N.A.	S\$10,000 S\$500* S\$40,000	S\$15,000 S\$1,000* S\$60,000
<b>4. Overseas Hospital Visit</b> Pays for the cost of transportation of one relative or friend if the insured is hospitalized for more than 5 consecutive days whilst Overseas	Per Individual Per Family	N.A. N.A.	S\$1,000 S\$2,000	S\$2,000 S\$4,000
<b>5. Additional Accommodation Expenses</b> Pays for the hotel accommodation incurred by one relative or friend if the insured is hospitalized for more than 5 consecutive days whilst Overseas, up to a limit of S\$300 per day (Savvy Plan) or S\$500 per day (Xtra Plan)	Per Individual Per Family	N.A. N.A.	S\$1,500 S\$1,500	S\$2,000 S\$2,000
<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	N.A. N.A.	S\$1,000 S\$2,000	S\$2,000 S\$4,000
<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	N.A. N.A.	S\$1,000 S\$2,000	S\$2,000 S\$4,000
<b>8. Hospital Daily Income Benefit (Overseas)</b> Pays for each 24-hour period of Overseas Hospital confinement up to a limit of S\$100 per day subject to a maximum of 50 days (Savvy Plan) or a maximum of 150 days (Xtra Plan)	Per Individual Per Family	N.A. N.A.	S\$5,000 S\$5,000	S\$15,000 S\$15,000

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)		
		Lite	Savvy	Xtra
<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\$50 per day subject to a maximum of 5 days (Savvy Plan) or a maximum of 10 days (Xtra Plan)	Per Individual	N.A.	S\$250	S\$500
	Per Family	N.A.	S\$250	S\$500
<b>10. Medical Expenses for Pregnancy Related Sickness</b> Pays for medical expenses for pregnancy related Sickness	Per Individual	N.A.	S\$1,000	S\$2,000
	Per Family	N.A.	S\$1,000	S\$2,000
<b>11. 24-hour Medical Assistance</b> On referral or arrangement basis	Per Individual Per Family	Liberty Helpline (+65) 6636 1131		
<b>12. Emergency Telephone Expenses</b> Pays for telephone charges as a result of medical emergency	Per Individual	S\$100	S\$100	S\$100
	Per Family	S\$100	S\$100	S\$100
<b>13. Emergency Medical Evacuation</b> Covers all expenses for emergency medical evacuation coordinated by Liberty Helpline: (+65) 6636 1131	Per Individual			
	<ul style="list-style-type: none"> <li>• Age 75 years &amp; below</li> <li>• Age 76 to 85 years</li> </ul> Per Family	S\$100,000 S\$50,000* S\$150,000	Unlimited S\$100,000* Unlimited	Unlimited S\$100,000* Unlimited
<b>14. Repatriation of Mortal Remains</b> Covers for cost of transporting Insured's mortal remains or local burial at place of death	Per Individual			
	<ul style="list-style-type: none"> <li>• Age 75 and below</li> <li>• Age 76 to 85 years</li> </ul> Per Family	S\$10,000 S\$5,000* S\$10,000	Unlimited S\$10,000* Unlimited	Unlimited S\$10,000* Unlimited
<b>Liability</b>				
<b>15. Personal Liability</b> Insures against third party claims for bodily injury or property damage caused by insured's negligence whilst Overseas	Per Individual	S\$250,000	S\$500,000	S\$500,000
	Per Family	S\$250,000	S\$500,000	S\$500,000
<b>Inconveniences</b>				
<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. The maximum amount We will pay under Trip Postponement is S\$300 (Lite Plan) or S\$1,000 (Savvy & Xtra Plan) Per Individual/Per Family	Per Individual	S\$1,000	S\$3,000	S\$5,000
	Per Family	S\$3,000	S\$6,000	S\$10,000
<b>17. Trip Curtailment</b> Pays for the pro-rata amount for each complete day of the planned Trip lost due to Unforeseen Circumstances	Per Individual	S\$1,000	S\$3,000	S\$5,000
	Per Family	S\$3,000	S\$6,000	S\$10,000
<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 canceled or delayed for more than 24 hours	Per Individual	N.A.	S\$500	S\$500
	Per Family	N.A.	S\$1,000	S\$1,000

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)		
		Lite	Savvy	Xtra
<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 hospitalized Overseas for more than 5 consecutive days	Per Individual	N.A.	S\$2,000	S\$3,000
	Per Family	N.A.	S\$4,000	S\$5,000
<b>20. Travel/Flight Misconnection</b> Pays for the full 6 consecutive hours of scheduled transport delayed while Overseas	Per Individual	N.A.	S\$150	S\$200
	Per Family	N.A.	S\$150	S\$200
<b>21. Travel Delay</b> Pays S\$100 for each full 6 consecutive hours if departure of the scheduled transport is delayed whilst Overseas <u>Lite Plan</u> <ul style="list-style-type: none"> <li>Pays maximum limit of S\$100 for travel delay in Singapore if delay is in excess of 6 full consecutive hours</li> </ul> <u>Savvy and Xtra Plan</u> <ul style="list-style-type: none"> <li>Pays maximum limit of S\$150 for travel delay in Singapore if delay is in excess of 6 full consecutive hours</li> </ul>	Per Individual	S\$500	S\$800	S\$1,000
	Per Family	S\$500	S\$800	S\$1,000
<b>22. Flight Diversion</b> Pays S\$100 for each full 6 consecutive hours if the scheduled flight is diverted whilst Overseas	Per Individual	N.A.	S\$500	S\$1,000
	Per Family	N.A.	S\$500	S\$1,000
<b>23. Travel Overbooking</b> Covers accommodation, meal and travel expenses if insured person is unable to board the scheduled flight due to overbooking	Per Individual	N.A.	S\$100	S\$150
	Per Family	N.A.	S\$200	S\$300
<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	N.A.	S\$250	S\$250
	Per Family	N.A.	S\$500	S\$500
<b>25. Baggage Delay</b> Pays S\$100 for each full 6 consecutive hours if insured person's checked-in baggage is delayed whilst Overseas <u>Lite Plan</u> <ul style="list-style-type: none"> <li>Pays maximum limit of S\$100 for baggage delay upon return to Singapore if delay is in excess of 6 full consecutive hours</li> </ul> <u>Savvy and Xtra Plan</u> <ul style="list-style-type: none"> <li>Pays maximum limit of S\$150 for baggage delay upon return to Singapore if delay is in excess of 6 full consecutive hours</li> </ul>	Per Individual	S\$500	S\$800	S\$1,000
	Per Family	S\$500	S\$800	S\$1,000
<b>26. 24-hours Travel Assistance</b> On referral or arrangement basis	Per Individual	Liberty Helpline (+65) 6636 1131		
	Per Family			
<b>Losses</b>				
<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	S\$100	S\$150	S\$200
	Per Family	S\$200	S\$300	S\$400

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)		
		Lite	Savvy	Xtra
<p><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</p>	Per Individual Per Family	S\$500 S\$1,000	S\$1,000 S\$3,000	S\$2,000 S\$4,000
<p><b>29. Loss of or Damage to Baggage &amp; Personal Effects</b> <u>Lite Plan</u> Covers loss, damage or stolen baggage and personal effects sustained Overseas including golfing equipment and laptop computer (maximum of S\$250 for each item or set of pair of items including laptop computer)</p> <p><u>Savvy and Xtra Plan</u> 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 of pair of items; maximum of S\$1,000 for laptop computer)</p>	Per Individual Per Family	S\$500 S\$1,000	S\$1,000 S\$2,000	S\$2,000 S\$4,000
<p><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</p>	Per Individual Per Family	N.A. N.A.	S\$500 S\$500	S\$1,000 S\$1,000
<p><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</p>	Per Individual Per Family	S\$1,000 S\$2,000	S\$2,000 S\$4,000	S\$4,000 S\$8,000
<p><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</p>	Per Individual Per Family	N.A. N.A.	S\$1,000 S\$1,000	S\$2,000 S\$2,000
<p><b>33. Hijack Benefit</b></p> <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\$50 (Savvy Plan) or S\$100 (Xtra Plan)</li> </ul>	Per Individual Per Family	N.A. N.A.	S\$500 S\$1,000	S\$1,000 S\$2,000
<p><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</p>	Per Individual Per Family	7 days 7 days	7 days 7 days	7 days 7 days
<p><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</p>	Per Individual Per Family	N.A. N.A.	S\$200 S\$200	S\$200 S\$200
<p><b>36. Kidnap Benefit</b> Pays S\$100 for each 24-hour period in the event that the insured person is held hostage</p>	Per Individual Per Family	N.A. N.A.	S\$500 S\$1,000	S\$1,000 S\$2,000

Description of Benefits	Insured Person	Maximum Coverage Per Trip (S\$)		
		Lite	Savvy	Xtra
<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	Covered
<b>38. Quarantine Following Infectious Diseases Including Covid-19</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	N.A. N.A.	S\$250 S\$500	S\$350 S\$700
<b>Covid-19</b>				
<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\$30,000 S\$10,000* S\$60,000	S\$50,000 S\$20,000* S\$100,000	S\$75,000 S\$30,000* S\$150,000

- \* Reduced limit applies to insured person from age 76 to 85 years under Individual or Family plan
- The amounts listed in the benefits table are 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

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

## ELIGIBILITY

- The Policy is available to Singapore Citizens, Permanent Residents of Singapore or foreigners with valid Employment Pass, Work Permit, Dependent Pass or Student Pass permanently residing in Singapore. The Policy does not cover any person under the age of 6 months or over the age of 85 years

## DEFINITIONS

- **Family**
  - For Single Trip Policies – Maximum 2 adults traveling with no limit on the number of Children. The 2 insured adults need not be related but 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 Child(ren) 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 recognized institution of higher learning. Their sum insured under Section 1 – Personal Accident will be reduced to S\$20,000 (Lite Plan), S\$30,000 (Savvy Plan) or S\$50,000 (Xtra Plan)
- **Single Trip Policy**

A Period of Insurance for a specified Trip which begins from the Commencement Date and ends on the Expiry Date and the duration of the Trip shall not exceed 120 days. No refund of premium is allowed once the Policy has been issued.
- **Annual Travel Policy**

The maximum length of each Trip Overseas for an 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 based on short-term rate, subject to no claims made under the Policy.
- **One-way Trip Policy**

Coverage ceases upon the Expiry Date stated on the Policy Schedule/Certificate of Insurance or upon Insured Person reaching his/her place of residence or business at the final destination shown on the ticket, whichever is the earlier
- **Area of Travel**
  - **ASEAN** - Malaysia, Brunei, Indonesia, Thailand, Laos, Cambodia, Vietnam and Philippines
  - **Asia Pacific** - 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** - 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, Ukraine

## IMPORTANT NOTES

- Trip must start and end in Singapore (Single Trip Policy and Annual Travel Policy). Cover must be purchased before departing Singapore
- The Insured Person must not be traveling against the advice of any Medical Practitioner or for the purpose of seeking medical treatment
- We do not cover :
  - Pre-Existing Conditions
  - known events which have already happened or have been made known by media or relevant authorities
  - Trips undertaken against travel advisory issued by local/Overseas government or health authorities
  - if the Insured Person is aware or ought to be aware of any circumstances which could lead to possible claim under the Policy prior to purchasing the Policy or arranging the Trip
  - Extreme Sports/Activities and/or any professional sports or any sporting activities where Insured Person would or could earn or receive remuneration, donation, sponsorship, award, certificate or financial rewards of any kind
- Annual Travel Policy is not available to those person age above 75 years old.
- 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
- Sum insured under Section 1 – Personal Accident is reduced to S\$20,000 (Lite Plan), S\$30,000 (Savvy Plan) or S\$50,000 (Xtra Plan) for children age 17 years and below if the Child is insured under Individual plan
- 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
- 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 and is not a contract of insurance. For the full terms, conditions and exclusions of TourCare Essential plan you can view/download the policy wordings at [www.libertyinsurance.com.sg/tourcare-essential](http://www.libertyinsurance.com.sg/tourcare-essential)**



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 ([servicecenter@libertyinsurance.com.sg](mailto:servicecenter@libertyinsurance.com.sg)) 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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