

# EQ Biz Care Travel



EQ Biz Care Travel Insurance is a tailored insurance plan offering comprehensive coverage for your employees with overseas travel commitments. By giving them peace of mind throughout the business trip, your employees can go about their daily business operations at ease. Choose between three exciting plans designed to specifically suit the level of coverage that your executives need.

## KEY FEATURES

### Aggregate Limit

We cover up to SGD 10,000,000 per event.

### Common Carrier and Gun Shot Additional Cover

Additional Payout for Accidental Death due to Common Carrier or Gun Shot.

### Leisure Coverage

Leisure trip extension available with additional premium. Cover shall be arranged on named basis.

### 24-Hour Travel Assistance

24-hour Medical and Emergency Assistance provided during the Business Trip.

### Trip Duration

Coverage of business trip is up to 182 days.

### Terrorism Cover

Full Terrorism (including nuclear, chemical & biological terrorism).

### Personal Trip Deviation

We cover up to a maximum 30 days of personal deviation before, after & during a business trip.

### Policy Administration

Your Policy can be arranged to be covered on a headcount basis for groups of 5 employees and above.

## ELIGIBILITY

- Insured Person and/or Named Insured is aged between 16 and 80 years on the first day of the Policy Period.
- Policy is only applicable for professionals and occupations that perform indoor activities and office—related (i.e. Class 1 and 2) risks only.
- Please contact your Servicer for more information regarding insurance coverage of:
  1. Insured person with higher risk occupation (for example, Class 3 risk occupation, employees engaging in manual work, working on board vessel, offshore risks, etc).
  2. Insured person is not based in Singapore.

## Schedule Of Benefits (All Amounts in SGD)

PERSONAL ACCIDENT COVERAGE		BIZ 1	BIZ 2	BIZ 3
1	<b>Accidental Death &amp; Permanent Disablement</b> - 150% PDCS scale - Include 2nd & 3rd degree burns	\$600,000	\$400,000	\$250,000
2	<b>Accidental Death &amp; Permanent Disablement due to War*</b> - *Subject to terms and conditions	\$25,000	\$18,000	\$12,000
3	<b>Accidental Death due to Common Carrier (Additional Payout)</b>	\$60,000	\$40,000	\$25,000
4	<b>Accidental Death due to Gun Shot (Additional Payout)</b>	\$60,000	\$40,000	\$25,000
5	<b>Compassionate Income</b>	\$20,000	\$20,000	\$20,000
6	<b>Comatose State Benefit (Accidental Causes Only)</b>	\$20,000	\$20,000	\$20,000
7	<b>Recruitment Expenses</b>	\$5,000	\$5,000	\$5,000
8	<b>Simple or Other Fracture</b>	\$7,000	\$6,000	\$5,000
9	<b>Scarring of the Face</b>	\$5,000	\$5,000	\$5,000
10	<b>Child Education Benefit</b> - SGD 5,000 per Dependent Child	\$25,000	\$25,000	\$25,000
11	<b>Funeral Benefit &amp; Related Expenses</b>	\$3,000	\$3,000	\$3,000
12	<b>Spouse Retraining Benefit</b>	\$1,000	\$1,000	\$1,000
13	<b>Spouse Trauma Counselling Benefit</b>	\$1,000	\$1,000	\$1,000
MEDICAL & RELATED EXPENSES COVERAGE		BIZ 1	BIZ 2	BIZ 3
14	<b>Medical Expenses &amp; Accidental Dental Expenses</b> - Excess: NIL - Chinese Physician Expenses up to SGD 1,000	\$500,000	\$300,000	\$150,000
15	<b>Return Treatment</b>	\$50,000	\$30,000	\$15,000
16	<b>Emergency Medical Evacuation</b>	Unlimited	Unlimited	Unlimited
17	<b>Repatriation of Mortal Remains</b>	Unlimited	Unlimited	Unlimited
18	<b>Hospital Allowance</b> - SGD 250 per 24 hours of confinement	\$10,000	\$9,000	\$8,000
19	<b>Overseas Rehabilitation Allowance Benefit</b> - SGD 200 per 24 hours of confinement	\$6,000	\$6,000	\$6,000
20	<b>Compassionate Visit by Relatives or Friends</b> - More than 5 days of hospitalisation	\$10,000	\$9,000	\$8,000
21	<b>Employee Replacement Benefit</b>	\$10,000	\$9,000	\$8,000
22	<b>Emergency Telephone Charges</b>	\$200	\$200	\$200
TRAVEL INCONVENIENCE COVERAGE		BIZ 1	BIZ 2	BIZ 3
23	<b>Trip Cancellation or Trip Postponement</b>	\$10,000	\$9,000	\$8,000
24	<b>Trip Curtailment with Catastrophe Cover Extension</b>	\$10,000	\$9,000	\$8,000
25	<b>Trip Re-Arrangement</b>	\$3,000	\$3,000	\$3,000
26	<b>Travel Delay</b> - SGD 250 each full 5 continuous hours of delay	\$2,000	\$2,000	\$2,000

27	<b>Travel Missed Connection (on reimbursement basis)</b> - Time Excess: Nil	\$2,000	\$2,000	\$2,000
28	<b>Overbooked Flight, Voyage or Train (on reimbursement basis)</b> - Time Excess: Nil	\$200	\$200	\$200
29	<b>Deviated Travel</b> - SGD 250 each full 5 continuous hours of delay	\$2,000	\$2,000	\$2,000
30	<b>Loss or Damage of Personal Baggage and Property</b> - Includes laptop & golf equipment coverage - Maximum of SGD 1,000 per article, pair or set - Excess: NIL	\$7,000	\$6,000	\$5,000
31	<b>Baggage Delay</b> - SGD 250 each full 5 continuous hours of delay	\$2,000	\$2,000	\$2,000
32	<b>Loss of Personal Money &amp; Travel Documents</b> - Excess: NIL - Loss of cash capped @ maximum SGD 1,000 - Including unauthorised use of credit card	\$5,000	\$4,000	\$3,000
33	<b>Personal Liability</b> - Any one occurrence and in the aggregate	\$1,000,000	\$1,000,000	\$1,000,000
34	<b>Hijacking, Kidnapping &amp; Hostage</b> - SGD 500 per 5 hours of continuous Hijacking, Kidnapping and Hostage	\$8,000	\$7,000	\$6,000
35	<b>Credit Card Indemnity</b>	\$5,000	\$5,000	\$5,000
36	<b>Bail Bond Facility</b>	\$10,000	\$10,000	\$10,000
37	<b>Legal Expenses following an Automobile Accident</b>	\$20,000	\$20,000	\$20,000
38	<b>Rental Vehicle Excess</b>	\$2,000	\$1,000	\$500

**Note: Aggregate limit per event is up to S\$10,000,000**

#### GEOGRAPHICAL COVERAGE

**Regional Countries:** Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, South Korea, Laos, Macau, Malaysia, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Taiwan, Thailand, and Vietnam  
**International Countries:** Worldwide

#### ANNUAL PREMIUM PER INSURED PERSON

NO GST REQUIRED	BIZ 1	BIZ 2	BIZ 3
Regional	\$270	\$220	\$180
International	\$355	\$275	\$225

**Note: Subject to minimum premium of S\$500 per policy**

EMA Global Services (EMA)  
**24 Hours Worldwide Emergency Medical Assistance**  
**(65) 6244 0010**  
 Hotline for Emergency Medical Assistance  
 including Medical Evacuation and Repatriation



**Policy Owners' Protection Scheme:** 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 EQ Insurance 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))

**Important Note:** This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this insurance product are specified in the policy contract.

The Total Distribution Cost of this product is between 0% - 40% of the premium. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. We assure you that the Total Distribution Cost is not an additional cost to you, as it was already accounted in the calculation of your premium.

## ABOUT US

EQ Insurance Company Limited is a homegrown general insurance provider.

Set up in February 2007, it built its initial insurance success through the construction-related industry and has since grown to underwrite all classes of commercial and personal insurance, including motor, property, casualty, financial protection (trade credit, professional indemnity), marine as well as accident and health insurance to a diverse group of clients.

It is a rapidly growing company with a proven management team and a strong network of intermediaries, including agents, brokers and financial advisers.

EQ Insurance is part of the Citystate group of companies which includes other established brands in various service industries.



**EQ Insurance Company Limited**

77 Robinson Road #12-01 Robinson 77 Singapore 068896  
tel (65) 6223 9433 | [www.eqinsurance.com.sg](http://www.eqinsurance.com.sg)  
reg no. 1978-00490-N



A Member of Citystate