



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

BHSI Corporate Travel Insurance+

Berkshire Hathaway Specialty Insurance (BHSI) is offering this pick-and-go Corporate Travel Insurance+ (CTI+) by focusing on precisely what matters: broad cover with pre-set plans to tailor to different needs. Without unnecessary conditions and exclusions.



INNOVATIVE FEATURES

- War risk protection. You can be confident that your employees in war zones will be covered for accidents and illness due to war
- 24/7 security assistance for your employees caught in a catastrophic event. Services include crisis/war zone evacuation, natural disaster response, pre-trip city and country security profiles etc
- Coverage for ongoing / post journey medical expenses up to 24 months
- Option to include leisure travel
- No maximum age limit
- Comprehensive suite of Health and Wellbeing Benefits

	Plan 1	Plan 2	Plan 3
SECTION 1 - BHSI CARE AND CONCIERGE			
BHSI Care & Concierge	Covered	Covered	Covered
SECTION 2 – OVERSEAS MEDICAL AND EVACUATION			
Medical Expenses including Accidental Dental Expenses <ul style="list-style-type: none">• Dentures: up to 5,000• Treatment by Chinese Physician: up to 1,000	250,000	350,000	600,000
Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	Unlimited
Emergency Travel and Accommodation Expenses	8,000	10,000	12,000
Ongoing Medical Expenses (up to 24 months from the date of the Bodily Injury or Sickness) <ul style="list-style-type: none">• Treatment by Chinese Physician: up to 1,000	25,000	35,000	60,000

SECTION 3 – CANCELLATION AND DISRUPTION

Loss of Deposits	8,000	10,000	12,000
Curtailment and Disruption	8,000	10,000	12,000
Financial Insolvency	500	800	1,000
Missed Transport Connection	1,000	1,000	1,200
Overbooked Flights	200	200	200
Travel Delay <ul style="list-style-type: none">• 250 for each 4 consecutive hours	1,000	1,000	1,000

SECTION 4 – BAGGAGE AND PERSONAL EFFECTS

Delay of Baggage <ul style="list-style-type: none">• 250 for each 4 consecutive hours	1,000	1,000	1,000
Baggage <ul style="list-style-type: none">• Limit per article, pair or set: 1,000• Limit for Sport item: 1,000	2,000	5,000	8,000
Mobile Electronic Equipment	Inclusive of the Sum Insured as shown in "Baggage"		
Money and Travel Documents <ul style="list-style-type: none">• Limit for Money: 1,500	2,000	3,000	5,000

SECTION 5 – PERSONAL ACCIDENT AND SICKNESS

Accidental Death	250,000	350,000	600,000
Accidental Permanent Disablement (including 2nd and 3rd degree burns)	Up to 150% of Accidental Death limit		
Fractured Bones	5,000	5,000	5,000
Bodily Injury Resulting In Surgery Outside Singapore	5,000	7,500	10,000
Bodily Injury Resulting In Loss or Damage To Teeth <ul style="list-style-type: none">• 250 per tooth	500	750	1,000

SECTION 6 – VEHICLE EXCESS WAIVER

Vehicle Excess Waiver <ul style="list-style-type: none">• Personal Vehicle (weekly benefit: 200 per week)	500	750	1,000
Towing Expenses	200	300	500

SECTION 7 – PERSONAL LIABILITY

Personal Liability	1,000,000	1,000,000	2,000,000
Identity Theft	10,000	15,000	20,000

SECTION 8 – KIDNAP, RANSOM AND DETENTION

Kidnap, Ransom and Extortion	15,000	20,000	25,000
Hijacking and Detention (1,000 for each 24 continuous hours)	10,000	10,000	10,000
Legal Costs for Being Falsely Arrested or Wrongfully Detained	15,000	15,000	15,000

SECTION 9 – POLITICAL AND NATURAL DISASTER EVACUATION

Political and Natural Disaster Evacuation	30,000	50,000	100,000
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SECTION 10 – ALTERNATIVE EMPLOYEE OR RESUMPTION OF JOURNEY

Alternative Employee or Resumption of Journey	8,000	10,000	12,000
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SECTION 11 – BHSI HEALTH AND WELLBEING

BHSI HEALTH

Accidental H.I.V. Infection Benefit • 10% of Accidental Death limit	10,000	10,000	20,000
Bed Care Benefit • 200 for each completed 24 hours	8,000	10,000	12,000
Coma Benefit • 500 per week	5,000	5,000	5,000
Disappearance	Covered	Covered	Covered
Loss of Life Benefit for age 18-75	3,000	3,000	3,000
Modification Benefit • 10% of Accidental Death limit	10,000	10,000	10,000
Premature Birth/Miscarriage Benefit	2,000	2,000	2,000
Terrorism Benefit (eyewitness to an Act of Terrorism)	500	500	500
Trauma Benefit (eyewitness to or victim of a criminal act)	500	500	500

BHSI WELLBEING

Accommodation and Transport Expenses	2,500	2,500	2,500
Automatic Extension of Cover	Covered	Covered	Covered
Childcare Benefit	2,000	2,000	2,000
Corporate Image Protection	5,000	5,000	10,000
Dependent Child Support	5,000 for each Child	5,000 for each Child	5,000 for each Child
Education Fund Benefit	2,000	2,000	2,000
Executor Emergency Cash Advance Benefit	2,000	2,000	2,000
Home Burglary Excess Benefit	500	500	750
Independent Financial Advice Benefit	2,000	2,000	2,000
Lock and Keys Benefit	300	300	300
Orphan Benefit	5,000 for each Child	5,000 for each Child	5,000 for each Child
Out of Pocket Expenses Benefit	250	250	500
Replacement of Key Staff / Recruitment Costs	5,000	5,000	10,000
Spouse or Partner Accidental Death Benefit	2,000	3,000	5,000
Spouse or Partner Employment Training Benefit	5,000	5,000	10,000
Unexpired Membership Benefit	500	500	750

COVERAGE FOR ACCOMPANYING SPOUSE OR PARTNER AND DEPENDENT CHILDREN (SUBJECT TO POLICY TERMS AND CONDITIONS):

Accidental Death	Spouse/ Partner - 15,000 Child - 10,000	Spouse/ Partner - 20,000 Child - 15,000	Spouse/ Partner - 30,000 Child - 20,000
Accidental Permanent Disablement (including 2nd and 3rd degree Burns)	Spouse/ Partner - 15,000 Child - 10,000	Spouse/ Partner - 20,000 Child - 15,000	Spouse/ Partner - 30,000 Child - 20,000
Medical Expenses including Accidental Dental Expense <ul style="list-style-type: none">Dentures: up to 2,000Treatment by Chinese Physician: up to 500	Not Applicable	Spouse/ Partner - 10,000 Child - 5,000	Spouse/ Partner - 15,000 Child - 10,000

OTHER BENEFITS

Accidental Death due to Natural Catastrophe (additional payout) <ul style="list-style-type: none">15% of Accidental Death limit	37,500	52,500	75,000
Accidental Death due to Public Conveyance (additional payout) <ul style="list-style-type: none">15% of Accidental Death limit	37,500	52,500	75,000
Bail Bond	15,000	15,000	15,000
Comatose State Lump Sum <ul style="list-style-type: none">10% of Accidental Death limit	25,000	35,000	60,000
Credit Card Indemnity	5,000	5,000	5,000
Domestic Assistance for Activities of Daily Living	1,000	1,000	1,500
Emergency Mobile Phone Charges	250	300	350
Get Well Benefit <ul style="list-style-type: none">200 per day	2,000	3,000	6,000
Mobility Expenses	5,000	5,000	5,000
Non-Elective Surgery	5,000	5,000	5,000
Physiotherapy Costs	2,000	2,000	3,000
Funeral Expenses	2,000	2,000	2,000
Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited
Emergency Travel Expenses	8,000	10,000	12,000
Terrorism Benefit (additional payout) <ul style="list-style-type: none">15% of Accidental Death limit	37,500	52,500	75,000
Trauma Counselling Benefit	2,000	2,000	5,000
Travel Postponement	2,000	2,000	5,000

ANNUAL PREMIUM PER INSURED PERSON (SGD)

Regional - Business only	180.00	220.00	270.00
Worldwide - Business only	216.00	264.00	324.00
Regional - Business and Leisure	234.00	286.00	351.00
Worldwide - Business and Leisure	281.00	343.00	422.00

CLAIMS IS OUR PRODUCT.®

At BHSI, claims service is central to who we are and what we do. Our clearly articulated service standards set our bar consistently high on everything from initial claims acknowledgement to ongoing claims communication – ensuring no surprises. BHSI customers have a strong partner by their side, supporting them with skill and compassion, at every turn.

BHSI Care and Concierge

Emergency Assistance Number

+65 3157 9720

Emergency line available 24 hour / 7 days for emergency travel, medical and security assistance.

A reverse charge call is available upon request, please contact the operator.

For Non-Emergency Contact

Our 24-hour number: **+65 6904 4622**

Claims may be reported via email to:
asiaahclaims@bhspecialty.com

To report claims via mail or overnight mail refer to our website:

www.bhspecialty.com/claims/claims-singapore

SINGAPORE UNDERWRITING & CLAIMS TEAM CONTACTS

Idie Si

Head of Accident & Health, Asia
+852 3729 1354
idie.si@bhspecialty.com

Koo Kok Leong

Underwriting Manager
+65 6675 1560
kookleong.koo@bhspecialty.com

Tim Collier

Head of Claims, Asia Middle East
+65 6675 1492
tim.collier@bhspecialty.com

Chai Yen Lim

Assistant Vice President
+65 6675 1512
chaiyen.lim@bhspecialty.com

Chloe Chin

Underwriter
+65 6675 1480
chloe.chin@bhspecialty.com

Kukhan Arjunan

Accident & Health Claims Manager
+603 8682 8533
kukhan.arjunan@bhspecialty.com

BHSI

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. In the Asia Middle East region, it underwrites on the paper of Berkshire Hathaway Specialty Insurance Company, which holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Calgary, Cologne, Dubai (Regulated by the Dubai Financial Services Authority), Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur (Licensed by Labuan FSA as a General Reinsurer - IS2016165), London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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