

CORPORATE TRAVEL³⁶⁰

SECURE YOUR BUSINESS JOURNEY WITH CORPORATE TRAVEL INSURANCE



Visit our website at www.hlas.com.sg or email us at HLASCS@hlas.com.sg

As a business traveller, you need to be able to focus on your work, and not worrying about the unexpected. HL Assurance offers comprehensive corporate travel insurance coverage to protect you and your company from unforeseen events that can disrupt your travel plans.

WHAT WE OFFER



Loss or Damage of Baggage & Personal Effects

Get up to \$5,000 coverage in the event of baggage loss or damage to personal effects.



COVID-19 Coverage

Our assurance to cover up to \$100,000 in overseas medical expenses incurred due to COVID-19.



Medical Expenses and Emergency Medical Evacuation

Our plans cover costly medical treatments, transportation, and evacuation in case of a medical emergency.



Trip Delay or Missed Connection

Coverage on trip delay or missed connection provides peace of mind and financial protection for travellers.

WHY CHOOSE US

At HL Assurance, we understand the unique challenges faced by business travellers. Our corporate travel insurance policies are designed with your company's interests in mind, providing you with peace of mind to focus on your work, wherever you are.

Our comprehensive coverage protects you and your employees from medical expenses, trip cancellation, lost luggage to emergency evacuation including those related to COVID-19. We also offer the flexibility of choice with our Classic and Elite plans, and the option of a regional or international coverage, so that you can choose what best suits your company's needs.

Take your business to the world's corners and let us handle the rest. Contact HL Assurance today to learn more about how our corporate travel insurance will be your trusted ally.

Scheduled Benefits		Maximum Amount Payable (SGD) Per Insured Person Per Trip	
		Elite	Classic
Personal Accident Protection			
Accidental Death		\$ 400,000	\$ 200,000
Insured Person aged 71 years and above		\$ 200,000	\$ 100,000
Accidental Permanent Disablement (PD)		The percentage as stated in the Table of Benefits	
Accidental Burns Benefit (2nd & 3rd Degree Burns)		The percentage as stated in the Table of Benefits	
Accidental Death whilst in Public Conveyance		\$ 50,000	\$ 30,000
Comatose State Lump Sum Benefit (Accidental Causes only)		\$ 25,000	\$ 15,000
Simple Or Other Fractures		\$ 5,000	\$ 5,000
Child Education Grant (\$5,000 per year up to 5 years)		\$ 25,000	\$ 25,000
Legal Assistance following an Automobile Accident		\$ 15,000	\$ 10,000
Personal Liability		\$ 1,000,000	\$ 1,000,000
Medical And Related Expenses			
Medical and Accidental Dental Expenses Inclusive of Chinese Physician expenses up to S\$1,500 per accident		\$ 200,000	\$ 150,000
Insured Person aged 71 years and above		\$ 100,000	\$ 100,000
Medical Expenses due to COVID-19		\$ 100,000	\$ 100,000
Medical Expenses due to COVID-19 (Insured Person aged 71 years and above)		\$ 50,000	\$ 50,000
Hospital Confinement (S\$250 per day)		\$ 10,000	\$ 5,000
Hospital Cash Benefit in Singapore (\$250 per day)		\$ 5,000	\$ 5,000
Get Well Benefit (S\$100 per day)		\$ 6,000	\$ 6,000
Return Treatment Inclusive of Chinese Physician expenses up to S\$750 per accident (within 30 days of return from Business Trip)		\$ 10,000	\$ 7,500
Emergency Medical Evacuation Assistance		Unlimited	Unlimited
Repatriation of Mortal Remains		Unlimited	Unlimited
Overseas Burial Expenses		\$ 5,000	\$ 5,000
Emergency Mobile Phone Charges		\$ 300	\$ 200
A. Compassionate Visit by Family or Friend		\$ 10,000	\$ 10,000
B. Death of Close Relative		\$ 5,000	\$ 5,000
Travel Inconvenience Benefits			
Trip Cancellation		\$ 10,000	\$ 5,000
Trip Cancellation due to COVID-19		\$ 5,000	\$ 2,500
Trip Curtailment		\$ 10,000	\$ 5,000
Trip Curtailment due to COVID-19		\$ 5,000	\$ 2,500
Travel Delay (S\$250 per full 6 hours of delay)		\$ 1,000	\$ 1,000
Travel Misconnection (S\$100 every 6 consecutive hours)		\$ 1,000	\$ 1,000
Flight Overbooked		\$ 200	\$ 200
Flight Deviation (\$200 per full 6 hours of delay)		\$ 1,000	\$ 1,000
Loss or Damage of Baggage & Personal Effects - Limit S\$1,000 per article, pair or set		\$ 5,000	\$ 3,000
Loss of Personal Money/Travel Document and Credit Card Misuse		\$ 5,000	\$ 3,000
Credit Card Outstanding Balance		\$ 5,000	\$ 3,000
Delayed Baggage (S\$250 per full 6 hours of delay)		\$ 1,000	\$ 1,000
Hijacking (S\$250 per full 6 hours of delay)		\$ 5,000	\$ 5,000
Staff Replacement Benefit		\$ 5,000	\$ 5,000
Rental Vehicle Excess		\$ 1,000	\$ 1,000
Annual Premium Per Insured Person			
Regional Plan		\$ 265.00	\$ 225.00
International Plan		\$ 385.00	\$ 325.00
GEOGRAPHIC AREAS REGIONAL covers Brunei Darussalam, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam, Hong Kong, Macau, China, Taiwan, Mongolia, South Korea, Japan, India, Sri Lanka, Maldives, Australia and New Zealand INTERNATIONAL covers all non-restricted countries. Restricted countries include Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria and other US Sanctioned Countries. ELIGIBILITY Insured Person must be a full-time employee of the Policyholder, aged between 18 to 70 years old, renewable up to age 75.		This policy is protected under the Policy's Owner's 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 HL Assurance Pte. Ltd. or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg). HL Assurance Pte. Ltd. A Member of the Hong Leong Group 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057 Tel: 65 6702 0202 Fax: 65 6922 6002 www.hlas.com.sg UEN/GST Regn No. 201229558W	
Group Discount	10% - 15 employees and above; 15% - 50 employees and above		
Minimum Headcount Per Policy	2 employees		
Policy Administered on Unnamed Basis	Minimum headcount - 5 employees and above		
No. of Days Per Trip	Up to 182 days		
Aggregate Limit Per Conveyance	\$ 10,000,000		

IMPORTANT NOTES

You must fully and faithfully disclose all facts which you know or should know in respect of your application for insurance. Otherwise, the policy may be void.

GENERAL INFORMATION

Name of Company	Tel No.	Fax No.
Address		Postal Code
Nature of Business		
Description of work nature/job scope of employees while on business trip.		
Period of Insurance: One Year from DD/MM/YYYY		

For Policy Administered on Unnamed Basis (Insuring 5 Employees & Above)

S/N	Category/Occupation	Plan Type: Elite or Classic	No. of Travellers to be Insured
1.			
2.			
3.			
4.			
5.			

For Policy Administered on Named Basis (Insuring Less Than 5 Employees)

Full Name of Insured	Last 3 digits + Last Alphabet of NRIC/FIN No.	Date of Birth	Occupation	Plan Type: Elite or Classic

Geographical Areas: ☐ Regional ☐ International

Total number of travellers to be covered: Frequent travellers (more than 3 trips per year) _____ Infrequent travellers (less than 3 trips per year) _____

Were there any claims made in the past 3 years? If yes, please provide details below:

Name of Insurer	Claim No.	Date of Loss	Description of Loss Circumstances. Type & Extent of Injury.	Amount Claimed

DECLARATION

We have deemed to give consent and authorisation to HL Assurance to collect, use, disclose, and/or process our personal data or information supplied to HL Assurance without further notification to us, confidentially with its affiliated companies, third party service providers, business partners and/or other parties which may be sited outside of Singapore, for administering policies taken out with HL Assurance, customer services and to allow HL Assurance and/or its business partners to perform marketing and related activities, until HL Assurance receives our written instruction to the contrary. Upon our written request, HL Assurance shall, without charge, cease to use our personal information for purposes other than those directly related to this Policy. A copy of HL Assurance's Policy on Personal Data can be found at www.hlas.com.sg/policyonpersonaldata and we have deemed to have read the same.

We will write to HL Assurance's Data Protection Officer at 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057 for any request to withdraw our consent, access to and/or correction of any information supplied to HL Assurance and HL Assurance may reserve the right to charge a reasonable fee to offset the administrative costs in complying with the access requests.

We hereby declare that we understand the above statement and the information provided is true to the best of our knowledge.

Signature of Authorised Representative

Company Stamp of Authorised Signatory

Date

Signature of Insurance Intermediary

On behalf of HL Assurance Pte. Ltd.

FREQUENTLY ASKED QUESTIONS

1. Who can purchase HL Assurance Corporate Travel360?

HL Assurance Corporate Travel360 is designed for corporations and SMEs to provide a comprehensive coverage for their employees while they travel the world for business. The travel insurance covers both the business and leisure aspects of the trip within the period of insurance.

2. Who is eligible to purchase HL Assurance Corporate Travel360?

Eligible policyholders must be fully vaccinated and fulfil the pre-departure & post-arrival test requirements imposed by the country that you are travelling to, or the transport operator that you will be travelling on. Policyholders can also purchase HL Assurance Corporate Travel360 if the following requirements are met:

- Singaporean, Singapore Permanent Resident, Employment Pass Holders with valid passes
- Residing in Singapore
- Age from 18 to 75 years old
- A professional that performs office-related and indoor activities

3. What is covered under HL Assurance Corporate Travel360?

HL Assurance Corporate Travel360 provides a wide range of coverages such as:

- Overseas Medical Expenses (includes COVID-19)
- Medical Expenses in Singapore (includes COVID-19)
- Accidental Death and Permanent Disablement Benefits
- Travel Inconveniences such as Trip Cancellation, Trip Curtailment and Travel Delay
- Damage or Loss of Portable Business Equipment

Please refer to our Corporate Travel360 Policy Wording for the comprehensive coverage.

4. How long is the period of coverage?

This is a yearly renewable annual plan.

5. Is there a minimum headcount requirement?

The minimum headcount is 2 employees. If the Corporate Insurance is purchased for less than 5 employees, the policyholders shall be named in the proposal forms. For the purchase of more than 5 employees, the insurance is unnamed.

6. What is the maximum duration that I can be overseas for?

Each overseas trip that you take shall not exceed 182 days.

7. How do I make a claim?

You may like to submit your claims online at www.hlas.com.sg/resources/claim-forms. Kindly note that it may take longer to process a claim if we require additional information or documents from you. For any claims enquiry, amendment of details or submission of supporting or original documents, please email our friendly claims officers at claims@hlas.com.sg with our acknowledgement reference number — MTC/YYYY/000000.

We will keep you updated on your claim by email. You can also call our hotline 6922 6003 to check on your claim.

8. What are the Terms and Conditions of Corporate Travel360 insurance?

You can find out more about our Terms and Conditions in the Corporate Travel360 Policy Wording.