



Berkshire Hathaway  
Specialty Insurance

# EXPATRIATE MEDICAL INSURANCE

*Berkshire Hathaway Specialty Insurance (BHSI) is revolutionising Expatriate Medical Insurance by focusing on precisely what matters: broad cover with new innovative benefits that provide peace of mind to business travellers and employers alike. Without unnecessary conditions and exclusions.*



## SUMMARY OF COVERAGE

- ✓ BHSI Care & Concierge
- ✓ Medical and Additional Expenses
- ✓ Medical and Emergency Evacuation
- ✓ Cancellation and Disruption
- ✓ Baggage and Personal Effects
- ✓ Personal Accident and Sickness
- ✓ Personal Liability
- ✓ Kidnap, Ransom and Detention
- ✓ Political and Natural Disaster Evacuation
- ✓ BHSI Health and Wellbeing

## INNOVATIVE FEATURES

### NO AGE LIMIT

You can fulfil your obligation and provide vital coverage to younger and older workers. Sub-limit is available for aged 80 and above.

### BETTER WAR RISK PROTECTION

Whilst employees reside and work in or travel on assignment to an unknown war risk country, they will be covered for accident and sickness due to war – which is excluded under other policies.

## SPECIAL FEATURES

Our policy delivers all the basics you'd expect, PLUS:

- Free cover on associated leisure travel for accompanying spouse or partner and dependent children on an authorised business trip
- Free leisure travel for the policyholder's Directors, Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Chief Risk Officer, Chief Information Officer, Head of Human Resources, Company Secretary and General Manager, including their accompanying spouse or partner and dependent children
- Optional coverage for Maternity Care Expenses, Dental Care Expenses and Extra Care Expenses
- Weekly Sickness Benefit
- Reimbursement of extortion/ransom monies and costs associated with retaining independent security consultants in the event of kidnapping overseas
- 24/7 security assistance for insured persons caught in a catastrophic event. Services include evacuation from a crisis zone, natural disaster response, and city/country security profiles.

## COMPREHENSIVE SUITE OF HEALTH AND WELLBEING BENEFITS

BHSI's coverage can be customised to include more than 25 additional Health & Wellbeing benefits, including:

- Home Leave up to 60 Days
- Escalation of Claim Benefit – Weekly Benefit
- Executor Emergency Cash Advance Benefit
- Orphan Benefit
- Out of Pocket Expenses Benefit
- Student Tutorial Benefit
- Unexpired Membership Benefit

## BHSI CARE AND CONCIERGE

BHSI Care and Concierge has a worldwide team of highly skilled assistance personnel available to travellers 24 hours a day, 7 days a week. They provide a wide range of services, including:

- travel arrangements or private tours
- last minute reservations
- pet care
- housing sitting, child minding services or assisting with elderly parents
- theatre, sporting or concert tickets; and golf tee time, car services or gift ideas and purchasing
- home assistance
- medical companion service


**Note:**

1. Goods and services provided by BHSI Care and Concierge are at Insured Person's own cost.
2. This is a limited summary of some aspects of the insurance only and does not form part of the terms of the insurance. The Policy provides only those covers that are specified in the Policy Schedule. Those covers are subject to the terms, limitations, conditions and exclusions of the Policy which are not listed in this summary.

## ACCIDENT & HEALTH TEAM

### SINGAPORE OFFICE

**Phillip Brain**

Vice President  
Accident & Health, Asia  
+65 6675 1498   
phillip.brain@bhspecialty.com

**Koo Kok Leong**

Underwriting Manager  
Accident & Health  
+65 6675 1560   
kokleong.koo@bhspecialty.com

### HONG KONG OFFICE

**Janus Law**

Assistant Vice President  
Accident & Health  
+852 3729 1315   
janus.law@bhspecialty.com



Berkshire Hathaway  
Specialty Insurance

*Thank you for considering Berkshire Hathaway Specialty Insurance.*

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, and homeowners insurance. The actual and final terms of coverage for all product lines may vary. In Asia, 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 Asheville, Atlanta, Boston, Chicago, Houston, Irvine, Indianapolis, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Auckland, Brisbane, Düsseldorf, Hong Kong, Kuala Lumpur, Macau, Melbourne, Singapore, Sydney and Toronto.

For more information, contact [info@bhspecialty.com](mailto:info@bhspecialty.com).

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.