



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.

Protected up to specified limits by SDIC.

## 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.


## ACCIDENT & HEALTH TEAM

### SINGAPORE OFFICE

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## 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 24 hours a day, 7 days a week who can provide services including:

- 24/7 medical assistance, travel assistance, security assistance and intelligence
- organising 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
- golf tee time, car services or gift ideas and purchasing
- home assistance
- medical companion service

### Note:

1. Goods and services provided by BHSI 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.

*Thank you for considering Berkshire Hathaway Specialty Insurance.*

Berkshire Hathaway Specialty Insurance Company (Incorporated in Nebraska, USA) provides commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, accident and health, medical stop loss, and homeowners 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, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

Our Singapore policies are protected up to specified limits by SDIC.

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

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