



SPECIALTY // ACCIDENT & HEALTH

Accident & Health Services For Travellers

JUNE 2021

Liberty Specialty Markets (Liberty) has partnered with Fullerton Health Group, a leading healthcare and occupational wellness provider in Asia Pacific, to provide an extensive range of health and emergency assistance services for our Liberty Corporate Travel, Expat & Inpat Medical Insurance policy holders.



Through Fullerton Health, Liberty provides an Integrated Emergency Assistance & Crisis Support Platform offering support services for Expat, Inpat and Corporate Travel policy holders while travelling.

About Liberty

Liberty is part of the Boston-based Liberty Mutual Insurance Company, a leading global insurer, established in 1912.

Headquartered in Sydney, Liberty began its operation in Australia in 1999, and has since established offices in Brisbane, Melbourne, Adelaide and Perth.

Liberty Mutual Insurance Company, Australia Branch is authorised and regulated in Australia by the Australian Prudential Regulation Authority (APRA) to conduct general insurance business.



About our Accident & Health team

Liberty provides a customer-focused range of corporate Accident & Health insurance products and services designed to inform, assist and protect people and their companies in Australia and abroad.

These benefits are made available through our Corporate Travel and Group Personal Accident and Sickness products to a wide range of industries and entities, including companies, schools, universities, clubs and membership organisations. We also provide medical benefits for Australian employees overseas on assignment ('expat' cover) or foreign workers of Australian companies who are based in Australia ('inpat' cover).

Our flexible approach allows us to provide streamlined, straightforward insurance protection that is individually tailored using bespoke solutions as required. Our underwriting appetite and rates are consistent and we offer customers exceptional assistance and claims services.



Liberty policy holders have access to a range of travel services through Fullerton Health:



24/7 contact centre – around the clock emergency assistance



Emergency assistance and evacuation services – emergency response resources deployed for medical or security safety evacuations



Travel and security assistance and advice



More than 620 self-owned clinics



More than 15,000 network partners



More than 7,000 employees and 15 million lives impacted



EMERGENCY

If an emergency occurs while travelling overseas or living abroad, be it medical or otherwise, Liberty can provide the following services through our emergency assistance provider, Fullerton Health.

A team of highly skilled assistance personnel including medical practitioners, medical professionals and specialist consultants are available 24 hours a day, seven days a week who can provide services including:

1. Medical Assistance with access to experienced nurses, medical practitioners and intensive care specialists who will help to:

- ▶ locate the nearest suitable medical clinic or facility
- ▶ arrange hospital admission and monitor medical conditions
- ▶ arrange emergency transportation, evacuation and repatriation
- ▶ facilitate guarantee of hospital bills and pre-payment as required
- ▶ oversee dispatch of medications or medical supplies.

2. Travel Assistance through an expert travel agency to help with:

- ▶ pre-travel advice and guidance
- ▶ Visa requirements or extensions
- ▶ replacement of lost or stolen passports, travel documents, credit cards or baggage
- ▶ missed or cancelled connections
- ▶ emergency travel arrangements
- ▶ access to multilingual operators and interpreters
- ▶ regular communication to insured person(s) and close relatives and business associates.

3. Security Assistance and Intelligence for an insured person caught in a catastrophic event including:

- ▶ security evacuation from crisis or troubled zones with on the ground personnel available
- ▶ natural disaster response
- ▶ security profiles for cities and countries
- ▶ locate travellers and recover services
- ▶ logistical support for booking of flights and accommodation
- ▶ Pre-departure security advice.

4. Travel and security advice

As the holder of a Liberty Corporate Travel Insurance policy, you and the insured person have access to the Fullerton Health Group suite of services, which provides access to online travel risk management information including:

- ▶ Fullerton Health Assistance app is available for Apple and Android operating systems and provides travel risk management information, including personalised response information and activation mechanisms if the traveller requires medical or security assistance during their journey
- ▶ country specific risk ratings and destination information
- ▶ destination tailored information
- ▶ risk alerts and information from major government sources
- ▶ emergency medical support information
- ▶ detailed coverage of relevant breaking news and events, security and safety alerts, delivered via SMS or email.





24/7 Emergency Assistance

Fullerton Health has expertise in all areas of Accident and Health emergency assistance and is able to address specific client needs through its wide spectrum of emergency assistance services. Fullerton Health Group shares Liberty's commitment to a best-practice customer experience. Liberty's clients benefit from the security of a specialist organisation with:

- ▶ 24 x 7 x 365 assistance centres staffed locally
- ▶ more than 620 fully owned clinics and 7,000 employees, including 400 doctors
- ▶ more than 15 million patient encounters
- ▶ Sydney CBD based integrated operations centre
- ▶ full service international medical and security case management
- ▶ crisis management and incident response
- ▶ telephone, email, web and app access globally
- ▶ proprietary case management system
- ▶ full reporting capability
- ▶ travel app provided free of charge to all policy holders as part of Vesta subscription.



Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as its insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty Specialty Markets offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to more than 25,000 of Asia Pacific's most significant business and government organisations – helping protect what they earn, build and own.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' (strong) rating.



For contact details of our emergency assistance provider please scan this code and save the details to your smart phone.



For contact details of our claims provider please scan this code and save the details to your smart phone.

[+](#) View our office locations

[+](#) Meet our Accident and Health team members

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