



**Liberty
Insurance™**

Member of Liberty Mutual Group

Liberty Insurance Pte Ltd

Registration No: 199002791D

51 Club Street

#03-00 Liberty House

Singapore 069428

Tel: (65) 6221 8611 Fax: (65) 6226 3360

<http://www.libertyinsurance.com.sg>

FAMILYCare INSURANCE POLICY

The Insured following the occupation(s) described in the Schedule and no other for the purpose of this insurance having paid or agreed to pay the premium the Company agrees subject to the terms contained herein or endorsed hereon to pay compensation to the Insured upon the basis of and in accordance with the Benefits set out in the Policy.

The Proposal made by the Insured shall be the basis of the contract.

This Policy the Schedule the Table of Benefits any Memorandum and Endorsement hereon shall be read together and considered as one contract and any word or expression to which a specific meaning has been attached in any of them shall have the same meaning wherever it appears. Any word in the masculine gender shall also include the feminine gender where applicable.

GENERAL DEFINITIONS

Company	the Liberty Insurance Pte Ltd.
Proposal	the signed proposal and declaration and any additional information supplied to the Company by or on behalf of the Insured.
Policy	the Policy and Schedule and any Memorandum or Endorsement attached or issued.
Period of Insurance	as stated in the Policy Schedule and each subsequent period for which the Policy is renewed.
Insured	the person(s) so named in the Schedule (or in the event of death their legal representatives).
Principal Insured	the person so named as the "Principal Insured" in the Schedule.
Eligibility	Singaporeans or Permanent Residents permanently residing in Singapore.
Territorial Limits	Worldwide.

SECTION I - PERSONAL ACCIDENT

COVER

In the event that during the Period of Insurance the Insured sustains Accidental bodily Injury and such Injury shall within 24 months from the date of the Accident solely and independently of any other causes result in the Insured's death or Disablement, the Company will pay compensation in accordance with the following Table of Benefits.

TABLE OF BENEFITS

EVENT	COMPENSATION PAYABLE (Percentages of Sum Insured stated in the Schedule)
1. DEATH	100%
2. PERMANENT DISABLEMENT resulting in	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Total loss of sight of one eye or both eyes	100%
Total paralysis	100%
Injuries resulting in being Permanently bedridden	100%
Any other injury causing Permanent Total Disablement	100%
Loss of one arm between or at shoulder to wrist	100%
Loss of one leg between or at hip to ankle	100%
Loss of sight of eye except perception of light	50%
Loss of lens of eye	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%
Loss of thumb both phalanges	25%
one phalanx	10%
Loss of index finger three phalanges	10%
two phalanges	8%
one phalanx	4%
Loss of middle finger three phalanges	6%
two phalanges	4%
one phalanx	2%
Loss of ring finger three phalanges	5%
two phalanges	4%
one phalanx	2%

Loss of little finger		
three phalanges	4%	
two phalanges	3%	
one phalanx	2%	
Loss of metacarpals		
first or second (additional)	3%	
third, fourth or fifth (additional)	2%	
Loss of toes		
all	15%	
great, both phalanges	5%	
great, one phalanx	2%	
other than great, if more than one toe lost, each	1%	
Loss of hearing		
both ears	75%	
one ear	15%	
Loss of speech	50%	
Third Degree Burns		
<u>Area</u>	<u>Damage as a Percentage of Total Body Surface Area</u>	
Head	Equals to or greater than 2% but less than 5%	50%
	Equals to or greater than 5% but less than 8%	75%
	Equals to or greater than 8%	100%
Body	Equals to or greater than 10% but less than 15%	50%
	Equals to or greater than 15% but less than 20%	75%
	Equals to or greater than 20%	100%

Permanent total loss of use of member shall be treated as loss of member. Where the Injury is not specified the Company will adopt a percentage of Disablement which in its opinion is not inconsistent with the provisions.

The Company shall not be liable to pay in respect of items 1 and 2 together more than 100% of the Capital Sum in respect of the same Accident or in any one Period of Insurance.

DEFINITIONS

Injury shall mean bodily Injury caused by Accidental means and within 24 months from the date of the Accident solely and independently of any other causes resulting in the Insured's death or Disablement.

Accident or Accidental shall mean a sudden unforeseen and fortuitous event that results in the Insured Persons suffering death or Disablement.

Permanent means lasting 104 weeks from the date of Accident and at the expiry of that period being beyond hope of improvement.

Disablement refers to Permanent Total Disablement that results solely, directly and independently of all other causes from Injury and which occurs within 104 weeks of the Accident in which such Injury was sustained.

Permanent Total Disablement shall mean Disablement (other than loss of or loss or use of limbs or loss of sight speech or hearing) which entirely prevents the Insured Person from attending to any occupation or profession and having lasted a continuous period of 104 weeks and beyond reasonable hope of improvement.

Loss of Speech shall mean a disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

Loss of Hearing shall mean Permanent irrecoverable loss of hearing where :

- If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1000 Hertz
 - If c dB = Hearing loss at 2000 Hertz
 - If d dB = Hearing loss at 4000 Hertz
- 1/6 of (a+2b+2c+d) is above 80 dB

Total Loss of Sight shall mean medically certified total and Permanent irrecoverable loss of the sense of sight resulting from Accidental Injury.

EXTENSIONS

1. Exposure and Disappearance

In the event the Insured is unavoidably exposed to the elements due to an Accident and as a result of such exposure suffers a loss for which a benefit is otherwise payable under the Table of Benefits, such a loss will be covered under the terms of this Policy. In the event the Insured's body has not been found within one year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance in which the Insured was travelling in and it is reasonable to believe that the Insured has died as a result of bodily Injury caused by an Accident, the Death benefit shall become payable subject to a signed undertaking that if this belief is subsequently found to be wrong, such benefit shall be refunded to the Company.

2. Hijack

Accidental bodily Injury sustained as a direct result of unlawful seizure or wrongful exercise of control of an aircraft, vessel or public conveyance will be covered under the terms of this Policy.

3. Drowning or Suffocation

Accidental bodily Injury sustained as a result of drowning or suffocation by poisonous fumes, gas or smoke will be covered under the terms of this Policy provided that such Injury did not arise out of or in connection with the Insured's own wilful or intentional act.

4. Murder and Assault

Accidental bodily Injury sustained as a direct result of the Insured being a victim of murder or assault will be covered under the terms of this Policy provided that such Injury did not arise out of or in connection with the Insured's own participation or provocation of any such act.

5. Strike Riot and Civil Commotion

Accidental bodily Injury sustained as a direct result of strike, riot and civil commotion will be covered under the terms of this Policy provided that the Insured is not an active or a direct participant of such activities or the Injury does not arise out of or in connection with the Insured's collaboration or provocation of such act.

6. **Motorcycling**

Accidental bodily Injury sustained as a direct result of the Insured sustaining injury while engaging in motorcycling (including pillion riding) will be covered under the terms of this Policy provided that the Insured is not engaged in speed trials, competitions, pacemaking or racing of any kind.

7. **National Service Reservist Training**

This Policy covers Injury sustained by the Insured while or during the course of serving National Service Reservist training within Singapore. Provided always that the Company shall not be liable for any Injury caused directly or indirectly as a result of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power.

SECTION II : FAMILY INCOME

COVER

In the event that during the Period of Insurance the Principal Insured sustains Accidental bodily Injury and the Principal Insured shall be necessarily confined as an In-Patient in a hospital on the recommendation of a registered Medical Practitioner other than himself, the Company will pay compensation in accordance with the following benefits.

BENEFITS

The Company will pay the Insured a daily Family Income as stated in the Policy Schedule from the first day of hospitalization for the period of the hospital stay up to 12 months for the same Injury.

DEFINITIONS

Hospital shall mean any institution which is legally licensed as a medical or surgical hospital in the country in which it is located and whose main activities are not those of a spa, hydroclinic, sanatorium, nursing home or home of the aged. It must be under the constant supervision of a Medical Practitioner.

In-Patient shall mean the Principal Insured who is registered in-patient and confined to a Hospital for a period of not less than 6 hours.

SECTION III : MEDICAL EXPENSES

COVER

In the event that during the Period of Insurance the Insured sustains Accidental bodily Injury and necessarily incurs Medical Expenses, the Company shall reimburse the Insured such Medical Expenses up to the limit stated in the Policy Schedule as a result of any one accident.

DEFINITIONS

Medical expenses shall be defined as the usual customary and reasonable medically necessary expenses incurred, within 365 days of sustaining injury, for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified Medical Practitioner.

Medical Practitioner shall be defined as a person legally licensed and duly qualified to practice medicine and surgery authorized in the geographical area of his practice and who is not a relative of the Insured Person.

EXTENSION

Treatment by Non-Western Doctors

Medical treatment by herbalist acupuncturist and bonesetters for Accidental bodily Injury sustained is covered up to S\$100 per Insured Person per Accident.

SECTION IV : PERSONAL AND FAMILY LIABILITY

COVER

The Company will indemnify the Insured for all sums which the Insured shall become legally liable to pay arising as a result of:

- (a) Accidental bodily Injury to any person.
- (b) Accidental loss of or damage to third party property.

We will also in respect of any claim to which indemnity under this Section applies pay for:

- (a) all legal costs and expenses recoverable from the Insured by any claimant.
- (b) all legal costs and expenses incurred by the Insured with our written consent.

The territorial scope of cover provided by this Section shall be Worldwide.

Cover will only apply if the Insured is normally domiciled in Singapore or if such Insured lives or travels outside Singapore for a continuous period not exceeding 60 consecutive days.

Our maximum liability under this Section in respect of any one claim or series of claims arising out of one or more events shall not exceed the limit stated in the Policy Schedule.

EXCLUSIONS

This Section does not cover claims:

1. for bodily Injury (including death disease or illness) to your
 - i) family members.
 - ii) employees arising out of or in the course of their employment with you.
2. for damage to property belonging to:
 - i) you or in your care custody or control.
 - ii) any of your family members or in their care custody or control.
 - iii) any of your employees.
 - iv) any other person indemnified by this Section.
3. arising from your business trade or profession.
4. arising from liability assumed under agreement, unless liability would have existed in the absence of the agreement.
5. arising from the ownership or use of any:
 - i) mechanically propelled vehicle (other than domestic garden implements), watercraft, aircraft or aerial devices.
 - ii) land or buildings, other than the buildings of your private dwelling mentioned in this Policy.
6. arising from vibration or interference with support of land, buildings or other property or subsidence or any earth movement.
7. made and actions instituted outside the Jurisdiction of Singapore, Malaysia or Brunei.
8. arising from the Insured's wilful, malicious or unlawful act.
9. arising from liability incurred after the Insured has lived or travelled outside Singapore for a continuous period of 60 days.

SECTION V : EMERGENCY MEDICAL EVACUATION AND REPATRIATION OF MORTAL REMAINS

COVER

1. Emergency Medical Evacuation

In the event that during the Period of Insurance the Insured sustains Accidental bodily Injury whilst travelling outside Singapore and as a direct result requires medical evacuation, the Company will indemnify for the expenses incurred subject to the maximum aggregate limit stated in the Policy Schedule, provided that such medical evacuation is coordinated by **Liberty Helpline** or its authorized representative.

Expenses covered are those for services provided and/or arranged by **Liberty Helpline** for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of the Insured following Accidental bodily Injury.

2. Repatriation of Mortal Remains

In the event of death due to Accidental bodily Injury, **Liberty Helpline** will arrange for the transportation of the Insured's mortal remains from the place of death to Singapore or the preparation and local burial of the mortal remains at the place of death, subject to the maximum aggregate limit stated in the Policy Schedule.

3. Other services provided by the Liberty Helpline are:

Travel Assistance	- Pre-trip information - Embassy Referral - Interpreter Referral - Lost Luggage Assistance - Lost Passport Assistance - Emergency Message Transmission
Overseas Medical Assistance	- Telephone Medical Advice - Medical Service Provider Referral - Arrangement of Hospital Admission - Monitor of Medical Condition during Hospitalization

These services are purely on referral and/or arrangement only. The Company will not be responsible for any expenses incurred.

EXCLUSIONS

1. Any expenses for a service not approved and arranged by **Liberty Helpline** or its authorized representative.
2. Any expenses already included in the cost of a schedule trip.
3. Any expenses incurred after the Insured has lived or travelled outside Singapore for a continuous period of 60 days.

GENERAL EXCLUSIONS

(Applicable to all Sections of the Policy)

The Company will not be liable under any Section of this Policy to pay for loss or liability directly or indirectly arising as a result of:-

- 1) Any consequence whether direct or indirect of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, civil rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power.
- 2) Nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.

- 3) Sickness or disease including any conditions or complications arising from or due to, whether directly or indirectly, the human immuno-deficiency virus (AIDS).
- 4) Intentional self-injury, insanity, suicide or attempted suicide, pregnancy, childbirth, miscarriage, contraceptions and all complications arising therefrom.
- 5) Full-time military service with any Armed Forces of any country or international authority other than peacetime reservist training.
- 6) The Insured Person engaging in or taking part in aeronautics or aviation, other than as a fare-paying passenger of a properly licensed aircraft being operated by a licensed commercial air carrier.
- 7) The influence of or Disablement due wholly or partly to the effects of alcoholism or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered Medical Practitioner but not for the treatment of drug addiction.
- 8) The Insured engaging in mountaineering or climbing necessitating the use of guides or ropes, motor rallies, racing of any kind other than on foot, and any organized sports undertaken on a professional or competitive basis and diving to a depth greater than 50 metres.
- 9) Any illegal or unlawful act by the Insured.

GENERAL CONDITIONS

(Applicable to all Sections of the Policy)

Policy Wordings

This Policy the Schedule any Memorandum or Endorsement hereon and the Table of Benefits shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or Schedule or Memorandum or Endorsement or Table of Benefits shall bear such specific meaning wherever it may appear.

Observance of Terms

The due observance and fulfillment of the terms of this policy insofar as they relate to anything to be done or not to be done by the Insured and the truth of the statement and answers in the proposal shall be condition precedent to any liability of the Company to make any payment under this Policy. The Company is entitled to inspect the salary record of the Insured at any time.

Claims Procedure

Notice of any Injury in respect of which a claim is to be made shall be given to the Company as soon as possible but in any case within one month of the event giving rise to the injury. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured or the legal personal representatives of the Insured Person and shall be in such form and of such nature as the Company may prescribe. The Insured Person as often as required shall submit to medical examination upon the request of the Company at its own expense in respect of any alleged Injury. The Company shall in case of death of the Insured Person be entitled to have post-mortem examination at its own expense.

Changes In Circumstances

The Insured shall give notice to the Company of any change of name or residence immediately after such change. If the Insured Person shall engaged in any other occupation scheduled in the Company's classification of occupations as being more hazardous

than the occupation on which this Insurance is based without informing the Company obtaining its consent and paying the additional premium the compensation payable under this policy shall be the sum which the premium paid would secure if rated according to such more hazardous occupation. This Policy shall become void if the Insured Person engages in an occupation not specific in such classification.

Renewal Procedure

Before renewing this Policy the Insured shall give written notice to the Company of any material fact affecting this insurance which has come to the Insured's notice during the preceding Period of Insurance including notice of any disease physical or mental defect or infirmity affecting the Insured Person.

The Policy may be renewed with the consent of the Company from term to term by payment of the premium in advance at the Company's premium rate in force at time of renewal. Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at the full discretion of the Company.

Cancellation

The Company shall not be bound to send any notice of the renewal premiums becoming due nor to accept any renewal of this policy. The Company may cancel this Policy by sending seven days' notice by registered letter to the Insured at his last known address and in such event will return to the Insured the premium paid less the pro rata portion thereof for the period the policy has been in force.

Qualifying Age

This policy does not cover any person under the age of six months.

An Insured Person ceases to be insured under this Policy on the expiry of the Period of Insurance or if he attains the age of sixty-five years whichever is earlier. In the event of inadvertent inclusion of such a person in or failure to delete him from the List of Insured Persons, the relevant premium shall be refunded to the Insured.

Arbitration

If any difference shall arise as to the amount to be paid under this policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions for the time being in force. An award given in arbitration shall be a condition precedent to any right of action against the Company. Unless any such action or suit be commenced within six months of the making of an award the Company shall not be liable to make any payment in excess of the amount of the award.

Premium Warranty

1. Notwithstanding anything herein contained to the contrary and subject only and without prejudice to Clause 2 hereinafter set out it is hereby declared and agreed that it is a condition precedent to liability under this Policy, Renewal Certificate, Endorsement or Cover Note that any premium due must be paid and actually received in full by the Company, the registered broker or registered agent through whom this policy was effected :-

- (a) when the period of insurance is 60 days or more, within **sixty (60) days** from the:-

- (i) **Inception** date of the coverage under the Policy, Renewal Certificate or Cover Note; or
 - (ii) **Effective** date of the coverage stated on each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note when the effective date of coverage stated on the Endorsement is on or after the issuance date of the Endorsement; or
 - (iii) **Issuance** date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note where the effective date of coverage under the Endorsement is before the issuance date;
- OR**

- (b) when the period of insurance is **less than sixty (60) days**, within the period of insurance specified in the Policy, Endorsement, Renewal Certificate or Cover Note.

2. In the event any of the abovementioned premium is not paid in full to the Company, registered broker or registered agent as described above in the manner and within the time stipulated above (the "premium warranty period"), the cover under the Policy, Renewal Certificate, Endorsement or Cover Note shall be deemed to have terminated from the expiry of the premium warranty period and the Company shall be discharged from all liability therefrom but without prejudice to any liability incurred before that date and the Company will be entitled to a pro-rata time on risks premium subject to a minimum of \$25/-.

Other Insurance

This Policy does not cover loss or damage which is insured under any other policy of insurance or any claim which but for the existence of this insurance would be recoverable under any other insurance policy, except for the excess of the amount recoverable from such other source. This condition is however not applicable to Section I - PERSONAL ACCIDENT and Section II - FAMILY INCOME.

Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

Jurisdiction

This Policy shall be interpreted in accordance with the laws of Singapore, Malaysia or Brunei and subject to the jurisdiction of the courts of these countries in the event of any dispute.

Right to Return Policy

In the event the Insured is not satisfied with the Policy for any reason, it may be returned to the Company for cancellation within fourteen days of receipt and (a) any premium paid or billed will be refunded in full, (b) this Policy is deemed to be voided from inception and (c) the Company shall not be liable for any claims occurring prior to the return of the Policy. This condition shall however only apply to policies issued in the name of the Insured Person. The Policy document is deemed to have been received by the Insured three days after the Company has dispatched it.

Please examine your Policy carefully to ensure that it meets your requirements and has been prepared correctly. If any error is found, please return it immediately to the Company for correction.

This Policy shall not be in force unless it has been countersigned by an Authorised Representative of the Company.