

Classification of Occupations

Class I : Professions and occupations involving indoor work mainly of a sedentary (requiring much sitting) nature such as accountants, administrators, architects, auditors, bankers, clergymen, clerks, dentists, indoor sales representatives, lawyers, merchants, medical practitioners, secretaries, stockbrokers, surgeons (not veterinary) and teachers.

Class II : Professions and occupations involving outdoor or site work or occasional manual work only when supervising workmen, such as builders (superintending), civil engineers, commercial travelers, decorators (superintending), foremen, grocers, hairdressers, pharmacists, plumbers (superintending), outdoor salesmen, surveyors.

Class III : Professions and occupations involving manual work without machinery such as bakers, builders (not using woodworking machinery), butchers, carpenters (not using woodworking machinery), electrical engineers, farmers, fishmongers, motor or mechanical engineers, painters, plumbers, veterinary surgeons, drivers.

Excluded Occupations

Law enforcement and civil defence personnel, full-time military personnel, fireman, professional divers, personnel engaging in offshore activities like oil-rigging, personnel engaged in mining activities, aerial photography, handling of explosives or working at docks, air/sea cabin crew, professional sports personnel and persons engaged in manual/hazardous occupations.

Note: Limit under Temporary Total Disablement is capped at 0.5% of the limit under Death/Permanent Disablement subject to a maximum of S\$750 or 50% of Proposer's weekly earnings whichever is lower.

Limit under Medical Expenses is capped at 5% of the limit under Death/Permanent Disablement subject to a maximum of S\$10,000 whichever is lower.

The information provided here is a summary. Please refer to the actual policy wordings for details of coverage.



Liberty
Insurance™

Member of Liberty Mutual Group

PERSONAL ACCIDENT INSURANCE

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Scope of Cover

The Personal Accident Insurance Policy provides compensation in the event of accidental bodily injury resulting in death or disablement. The coverage is 24-hour worldwide and extended to include injuries arising from:

1. Accidental drowning or gassing
2. Hijacking
3. Accidental exposure to the elements as a result of a mishap
4. Flood or other convulsions of nature
5. Murder and assault
6. Singapore Armed Forces Reservist Training
7. Third degree burns
8. Terrorism except if due to nuclear, biological and chemical means (subject to a sub-limit)
9. Strike, riot and civil commotion so long as the insured person is not an active participant
10. Motorcycling up to 50% of the benefits and for Class I occupations only

Main Exclusions

The Policy does not provide compensation for death or disablement arising from:

1. Sickness or diseases
2. AIDS and diseases associated with HIV
3. Pre-existing physical defect or infirmity
4. Suicide or self-inflicted injury
5. War and nuclear related events
6. Pregnancy, childbirth or its complications

Important Notes

1. The information provided in this brochure is only a summary of the policy coverages available. Please refer to the actual policy wordings for details.
2. Premium payable may be revised at policy renewal at the full discretion of the Company.
3. When switching Personal Accident policies to a new insurer, it is important to compare the policy coverages, as these may differ from insurer to insurer.

Premium Rating Table

Benefits	Amount of Benefits	Class of Occupation		
		I (\$\$)	II (\$\$)	III (\$\$)
Death	per S\$10,000	4.25	7.00	10.00
Permanent Disablement (Scale I)	per S\$10,000	2.125	3.50	5.00
Permanent Disablement (Scale II)	per S\$10,000	4.25	7.00	10.00
Temporary Total Disablement	per S\$100 per week	25.00	32.00	42.50
Temporary Partial Disablement	per S\$50 per week			
Medical Expenses (limit any one accident)	S\$1,000	13.00	18.00	25.00
	S\$2,500	25.00	30.00	35.00
	S\$5,000	35.00	45.00	60.00
	S\$7,500	50.00	65.00	80.00
	S\$10,000	60.00	80.00	100.00
Hospital Allowance (any one accident & maximum sum insured of S\$100)	S\$50 per day	25.00	30.00	35.00

*There is a loading of 35% for extension of Motor Cycling (100%)

Compensation

Death/Permanent Disablement - as per Table of Benefits.

Temporary Total Disablement - pays up to the limit selected per week, up to two years in the event of disablement which entirely prevents the Insured Person from attending to any occupation or profession.

Temporary Partial Disablement - pays up to the limit selected per week up to two years in the event of disablement which prevents the Insured Person from attending to a substantial part of any occupation or profession.

Medical Expenses - pays up to the limit selected per accident for all medical, surgical and hospital expenses necessarily incurred by the Insured.

Hospital Allowance - pays up to the limit selected per day up to a maximum of 30 days per accident.

