



PACare Plus

Your Comprehensive 24 x 7
Accident Protection Plan



Liberty
Insurance[™]
Member of Liberty Mutual Group

Protect your most valuable asset : **YOU**

YOU are the most important asset.

All your achievements through the years, all your dreams and plans for the future, can only happen with **YOU**.

Accidents are unpredictable, and **YOU** need to be protected **24 hours a day, 365 days a year**, every year on a worldwide basis.

Liberty has a range of accident protection plans under **PACare Plus** to cater to your needs.

For less than S\$0.30 a day, YOU can protect yourself for up to S\$100,000/-.

Get protected NOW with the enhanced **Liberty PACare Plus** series of accident protection plans!

Special Features: 

Protection for Death and Total Permanent Disability doubles when travelling in Public Conveyance, or due to Floods, Fire, or Explosion.

Motor Cycling including pillion riding covered

Weekly Disability Benefit payable for up to 104 weeks!

Murder and Assault covered

Riot, Strike and Civil Commotion covered

No Claim Bonus of up to 25%

Food Poisoning covered

New Features: 

Inability to permanently perform 3 Activities of Daily Living after an accident is considered Permanent Total Disablement

Reimbursement for Mobility Aid and Ambulance Service

Coverage for Unscheduled Flights

Medical Expenses coverage for Accidental Miscarriage

Medical Reimbursement and Daily Hospital Cash compensation doubles when Insured is admitted to the Intensive Care Unit

Injuries sustained from Hijack and Kidnap covered

Recreational diving covered

Medical Reimbursement coverage for Infectious Disease

Insect and Animal Bites are covered

Enhanced Features: 

Limits for Daily Hospital Cash and Medical Expenses are on a PER accident basis.

Coverage available to Class 3 occupations

Waiting period for determination of Permanent Total Disability reduced to 12 months of continuous disability

Increased reimbursement limits for Chinese Physician and Chiropractor treatments.

Full Terrorism cover which includes use of Nuclear, Biological, and Chemical weapons of mass destruction

Coverage for National Service Full time (off duty) and Reservist

Renewable till 79 years old

PACare Plus THE BENEFIT TABLE (\$\$)

Important Notes:

1. The amounts listed in the Benefits Table are the maximum coverage payable for each benefit.
2. "Pre-existing conditions" will not be covered.
3. The benefit limits for Child will be 50% of the amount listed in the Benefit Table.

Section	Coverage	ELITE	EXECUTIVE	ECONOMY	ESSENTIAL
1.	Accidental Death (Principal Sum Assured)	300,000	200,000	100,000	50,000
2.	Permanent Disablement (based on Scale of Benefit)	300,000	200,000	100,000	50,000
3.	Double Indemnity of Section 1 and 2 when Insured is travelling in a public conveyance, or when due to landslide, flood, fire or explosion	600,000	400,000	200,000	100,000
4.	Temporary Total Disablement per week, maximum of 104 weeks per accident.	300	200	100	50
5.	Temporary Partial Disablement per week, maximum of 104 weeks per accident	150	100	50	25
6.	Daily Hospital Cash per day, per accident with a maximum period of 90 days per accident	300	200	100	50
7.	ICU Daily Hospital Cash per day, per accident with a maximum period of 90 days per accident	600	400	200	100
8.	Compassionate Cash Relief	3,000	2,000	1,000	1,000
9.	Medical Expenses per accident Expenses for Treatment of the following Infectious Diseases can be reimbursed. a. Avian Influenza b. Chikungunya Fever c. Dengue Haemorrhagic Fever d. Hand, Foot and Mouth Disease e. Influenza Type A H1N1 f. Japanese Viral Encephalitis g. Malaria h. Nipah Viral Encephalitis i. Rabies j. Severe Acute Respiratory Syndrome (SARS)	7,500	5,000	3,000	1,000
10.	Medical Expense Limits (per accident) under Section 9 doubles when Insured is travelling in a public conveyance, or when due to landslide, flood, fire or explosion, or when warded in an ICU of a Hospital	15,000	10,000	6,000	2,000
11.	Traditional Chinese Medical and Chiropractor treatment per accident	750	500	400	100
12.	Mobility Aid (rented or purchased) and Ambulance Service Reimbursement per accident.	5,000	3,000	1,000	500
13.	Emergency Evacuation and Repatriation via use of Liberty Helpline.	1,000,000	1,000,000	1,000,000	500,000
14.	Repatriation of Mortal Remains via use of Liberty Helpline	100,000	100,000	100,000	50,000
15.	24 Hour Medical Assistance via use of Liberty Helpline	Covered	Covered	Covered	Covered

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

Persons Eligible to Apply

Singapore Citizens or Permanent Residents who are permanently residing in Singapore.

Age Eligibility

- Adults from 18 to 65 years old. Policy renewable up to age 79 subject to yearly review.
- Child/children from 6 months to 18 years old, or up to age 25 if he/she is enrolled in an educational institution on full-time higher education.

Referred Risks

People working in security organizations, construction industries and entertainment industries.

Decline Risks

Air crew, ship crew, professional divers, professional sports persons, occupations involving diving, oil-rig platform, on-board vessel or offshore work, fire-fighting, police or military personnel or occupations of hazardous nature eg. involving height, depth or heat.

Major Exclusions

- AIDS and diseases associated with HIV
 - Pre-existing conditions
 - Pregnancy, childbirth or its complications
 - Suicide or self-inflicted injury
 - War and nuclear related events
 - Participation in any professional sports, deep sea diving utilizing hard helmet with air hose attachments, hunting, potholing, parachuting, sky diving, competitive snow or ice sports, caving or hang gliding.
- The following except undertaken on a leisure basis will also not be covered:
- bungee jumping, ballooning, mountaineering and rock climbing necessitating the use of guides or ropes.
- Any kind of speed contest or racing (other than on foot) and motor rallies

ANNUAL PREMIUM					
Occupational Class	Insured Person	Elite	Executive	Economy	Essential
Class 1	Self	425	290	160	99
	Spouse	360	245	135	85
Class 2	Self	530	360	200	125
	Spouse	451	306	170	106
Class 3	Self	NA	NA	240	150
	Spouse	NA	NA	204	128
	Child	255	170	95	60

Premium Excludes GST 7%

AGE LIMITS	SCOPE OF COVERAGE
18-65 yrs	Full Coverage
66-70 yrs	Full Coverage for renewals only
71-79 yrs	50% of Coverage, renewals only
Child	50% of Full Coverage

OCCUPATION CLASS	
Class 1	Professionals, Administrator, Manager, Clerical staff working indoors duties without any manual work.
Class 2	Persons who do some outdoor work, and some manual work, whose duties do not include use of tools or machinery and are not exposed to any special hazards.
Class 3	Persons engaged in manual work either with or without the use of tools or machinery such as bakers, builders, butchers, carpenters, electrical, civil, motor or mechanical engineers, farmers, fishmongers, painters, plumbers, drivers, chauffeurs and veterinary surgeons.



**Liberty
Insurance™**

Member of Liberty Mutual Group

Liberty Insurance Pte Ltd

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NO POSTAGE
NECESSARY
IF POSTED IN
SINGAPORE
OR MALAYSIA

BUSINESS REPLY SERVICE
PERMIT NO. 00481



LIBERTY INSURANCE PTE LTD

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ACT now and enjoy value-added protection for yourself.

More information on **PACare Plus** and other innovative insurance packages from Liberty Insurance Pte Ltd are available from your agent or broker or call us directly at 6221-8611 or visit our website: www.libertyinsurance.com.sg

Liberty Insurance Pte Ltd is a member of the Liberty Mutual Group of the USA, one of the largest insurance companies in the world, with consolidated assets of over US\$104.3 billion as at December 2008. Liberty Mutual ranks 86th among the Fortune 500 largest companies in the USA and was rated "A-" (Strong) by Standard and Poor's.