



Liberty Insurance Pte Ltd
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Comprehensive
Coverage
for Your Clinic's Needs

ClinicCare



Complete care for businesses that care and treat

As a healthcare provider, your patients' well-being is your number one priority. Your professional services is what they need most, so you would want to focus on helping your patients recover quickly and comfortably.

Let ClinicCare help you take care of other potential accidents – those that can occur within your premise and cause loss of or damage to your property, death/injury to employees, claims from external parties, etc. We will protect you from any resulting financial losses and minimizing interruptions to your practice. Look to ClinicCare to give you the peace of mind to help your patients.

Benefits at a Glance

- Combines various classes of insurance under one policy
- Easy to arrange
- Competitive premium terms
- Chain Discount with 3 or more shops
- Further discounts given for clean claims record

Summary of Benefits

Description of Benefits		Plan A	Plan B	Top-Up Plan (from Plan B)	
		Sum Insured	Sum Insured	Top-Up Rates	Maximum Sum Insured Limit
Section 1	All Risks^A (Excess: S\$200 each and every loss except for Fire, Lightning and Burglary)	S\$50,000	S\$100,000	S\$80.25 for every S\$50,000	S\$1,000,000
Section 2	Consequential Loss (Excess: 3 days by order of a Public Authority)	S\$10,000	S\$20,000	S\$16.05 for every S\$10,000	S\$50,000
Section 3	Rental Expenses	S\$10,000	S\$20,000	N.A.	N.A.
Section 4	Money Insurance				
	a) In Transit	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
	b) In Premises During Business Hours	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
	c) In Locked Safe After Business Hours	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
	d) In Locked Drawers After Business Hours	S\$1,000	S\$1,000	S\$5.35 for every S\$500	S\$3,000
Section 5	Personal Accident Temporary Total Disablement – S\$1,000 per week. Maximum 4 weeks	S\$50,000 N.A.	S\$50,000 S\$4,000	N.A. N.A.	N.A. N.A.
Section 6	Public Liability (Any One Accident/Unlimited Any One Period)	S\$500,000	S\$1,000,000	S\$32.10 for every S\$250,000	S\$3,000,000
	Food & Beverage Extension (Any One Loss and in the Aggregate)	S\$50,000	S\$50,000	S\$26.75 for every S\$50,000	S\$100,000
Annual Premium		S\$203.30	S\$310.30		

Summary of Benefits

Optional Coverage	Sum Insured	Top-Up Rates
Work Injury Compensation[^] a) Non-Manual Employees Admin/Accounts/Management/Cashiers/ Marketing/Sales b) Manual Employees Medical Technicians/Assistants/Nurses/ Dental Technicians/Assistants c) Driver/Dispatch/Delivery	Compensation to your employees for death or bodily injury arising out of and in the course of employment, including your liability at Common Law	S\$32.10 per employee earning S\$30,000 or less per annum or S\$58.85 per employee earning above S\$30,000 per annum S\$64.20 per employee earning S\$30,000 or less per annum or S\$107 per employee earning above S\$30,000 per annum S\$214 per employee
Fidelity Guarantee[^] (Any One Employee and in the Aggregate)	S\$2,000	S\$10.70 per employee
Deterioration of Stocks (Any One Loss and in the Aggregate)	S\$1,000	S\$32.10 + S\$10.70 per additional S\$500 insured limit up to a maximum of S\$5,000

Premiums above include prevailing GST

[^]Work Injury Compensation

- Please declare occupation, headcount and estimated annual wages per Category. Estimated Annual Wages consists of salary (including overtime pay), bonuses and allowances excluding transport allowance
- The company shall not be liable for any claim arising from 2-wheelers/motorcycling (as rider or passenger) unless specifically agreed upon

[^]Fidelity Guarantee

- Please declare occupation and headcount

[^]All Risks

- Premises situated on road level or basement is subject to an excess of S\$2,500 each and every loss in respect of flood claims
- Accidental breakage of plate glass up to S\$25,000 any one loss and in the aggregate

Notes

1. This package is suitable for all types of Medical clinics and Dental clinics including licenses TCM offering Traditional Chinese Medicine and acupuncture.
2. The sum insured under Section 1-All Risks shall represent the:
 - Full reinstatement values for renovation/improvements
 - Full reinstatement values for contents other than stock-in-trade
 - Market value for stock-in-tradeWithout allowance for wear, tear and depreciation otherwise any claim settlement will be proportionately reduced.
3. Section 1-All Risks and Section 6-Public Liability are extended to cover Outdoor Display Areas authorized for such use by the landlord and the relevant authorities.
4. If you have a chain of 3 or more outlets insured with us, you will enjoy the following Chain Store Discount from the gross premium.

Number of Outlets	Discount
3-5	10%
6 or more	15%

5. You will enjoy the following No Claim Discount (after any Chain Store Discount) if you continue to insure with us:
 - 10% of the gross premium on the 1st renewal if there were no claims during the preceding year
 - 15% of the gross premium on the 2nd and subsequent renewals if there were no claims during the preceding 2 years





6. The covers and premiums indicated are not available for the following:

Types of Services

- Services not falling within the description of Covered Services. This will include, but not limited to, any form of cosmetic surgery or any such like process, including implanting, injecting, tattooing and body piercing or any other process that involves the breaking or abrasion of skin electrolysis treatment where the instrument(s) used does (do) not meet the specified safety standards set out under the Consumer Protection (Safety Requirements) Registration Scheme managed by SPRING Singapore
- Bone setting, physician (sinseh)
- Risks involving on-board vessels, manufacturing, or production
- Any offsite contract works/activities other than for delivery, sales calls, meetings, non-manual /sedentary duties

Types of Premises/Construction

- Premises not of brick/tile/concrete construction
- Premises with property kept in the open or without perimeter, fence or security
- Premises which are part of more extensive premises used mainly for industrial, manufacturing, assembly, warehousing or wholesale (including use as megastore retail outlets) purposes
- Pre-war premises
- Premises shared with other businesses or sublet to other occupants
- Premises outside Singapore

For such services or premises, please refer to the Company.

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about ClinicCare is available on our website www.libertyinsurance.com.sg.