

Peace of Mind at the Work Place



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OfficeCare



Benefits at a Glance

- Combines various classes of insurance under one policy
- Easy to arrange
- Competitive premium terms
- Further discounts given for clean claims record

Care solutions catered to your office needs

Singapore's political stability, sound infrastructure and efficient workforce makes us a major business and administration center where thousands of local and foreign organizations are based.

In spite of the safe work environment in our offices, accidents can still happen at any time. Loss of or damage to your property, death/injury to employees, claims from external parties, etc, may disrupt operations and cause severe financial losses to your business.

Safeguard your office and business with OfficeCare – a specially designed policy that combines a comprehensive and affordable package of insurance covers.

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\$100,000	S\$200,000	S\$66.88 for every S\$50,000	S\$1,000,000
Section 2	Consequential Loss (Excess: 3 days by order of a Public Authority)	S\$20,000	S\$30,000	S\$16.05 for every S\$10,000	S\$50,000
Section 3	Rental Expenses	S\$20,000	S\$30,000	N.A.	N.A.
Section 4	Money Insurance				
	a) In Transit	S\$5,000	S\$7,500	S\$5.35 for every S\$500	S\$10,000
	b) In Premises During Business Hours	S\$5,000	S\$7,500	S\$5.35 for every S\$500	S\$10,000
	c) In Locked Safe After Office Hours	S\$5,000	S\$7,500	S\$5.35 for every S\$500	S\$10,000
	d) In Locked Drawers After Office Hours	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$3,000
Section 5	Personal Accident	S\$50,000	S\$50,000	N.A.	N.A.
Section 6	Public Liability (Any One Accident/Unlimited Any One Period)	S\$500,000	S\$1,000,000	S\$53.50 for every S\$500,000	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\$181.90	S\$288.90		

Summary of Benefits

Optional Coverage	Sum Insured	Top-Up Rates
Work Injury Compensation[^] 1) Non-Manual Employees Admin/Accounts/Management/Cashiers/ Marketing/Sales 2) Manual Employees Technicians/Engineers/Cleaners 3) 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 below S\$30,000 or S\$58.85 per employee earning above S\$30,000 per annum S\$64.20 per employee earning below S\$30,000 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

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. 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.
2. You will enjoy the following No Claim Discount if you continue to insure with us:
 - 10% of the gross premium on 1st renewal if there were no claims in the preceding year
 - 15% of the gross premium on 2nd and subsequent renewals if there were no claims in the preceding 2 years
3. The covers and premiums indicated are not available for the following:
Types of Trade:
 - Contractors
 - Events/exhibition services
 - Couriers/delivery services
 - Investigators/detective agencies
 - Motor trade/garages
 - Office cum stores
 - Freight forwarders, logistic/transport companies
 - Risks involving on-board vessels, manufacturing or production
 - Any offsite contract works/activities other than delivery, sales calls, meetings, non-manual/sedentary duties



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

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 business 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 OfficeCare is available on our website www.libertyinsurance.com.sg.