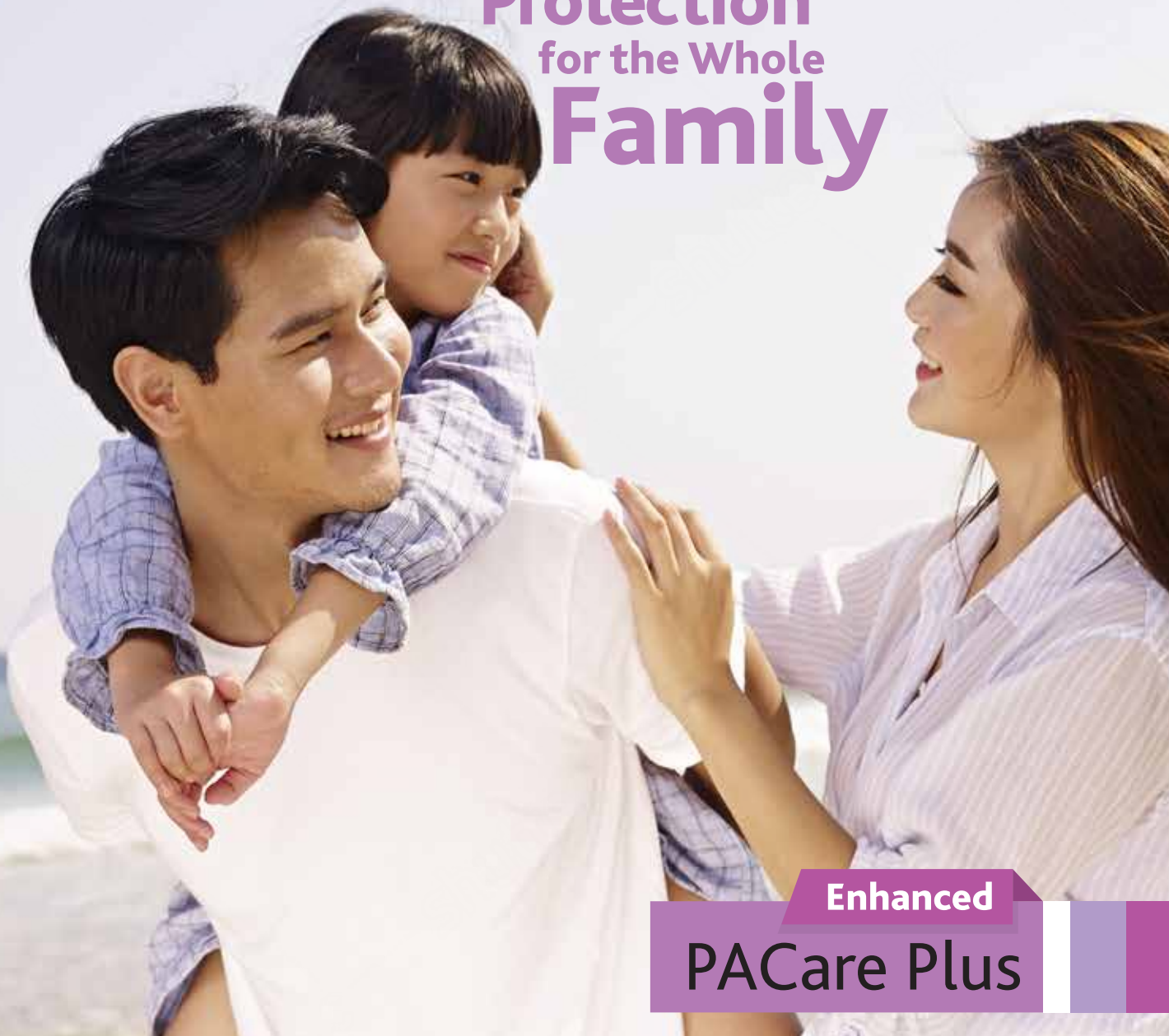


Everyday
Protection
for the Whole
Family



Liberty Insurance Pte Ltd
(Registration No. 199002791D)

51 Club Street
#03-00 Liberty House
Singapore 069428

T. 1800-LIBERTY (5423 789)
F. (+65) 6223 6434

www.libertyinsurance.com.sg

JUL 2017

Enhanced
PACare Plus



Ready to take on anything

Life is full of simple joys to experience with your loved ones. The enhanced PACare Plus makes sure you're there for every moment by protecting you from accidents all year round.

Little ones are covered too if parents are protected by PACare Plus.

Benefits at a Glance

- Free Dependent Child cover if insured and spouse take up together in a single policy at inception or renewal
- Medical reimbursement coverage for Infectious Disease
- Inability to permanently perform 3 Activities of Daily Living after an accident is considered Permanent Total Disablement
- Double Indemnity for Death and Total Permanent Disability (TPD) when traveling in Public Conveyance or due to floods, fire or explosions
- No Claim Bonus of up to 25%

Summary of Benefits

Description of Benefits For Adult	Exclusive	Elite	Executive	Economy	Essential
Accidental Death (Principal Sum Assured) Pays in the event of death due to Accidental bodily injury	S\$500,000	S\$300,000	S\$200,000	S\$100,000	S\$50,000
Permanent Disablement Pay based on Scale of Benefit table in the event of Permanent Disablement	S\$500,000	S\$300,000	S\$200,000	S\$100,000	S\$50,000
Double Indemnity of Sections 1 and 2 when Insured is traveling, in a Public Conveyance, or when due to landslide, flood, fire or explosion	S\$1,000,000	S\$600,000	S\$400,000	S\$200,000	S\$100,000
Temporary Total Disablement per week, maximum of 104 weeks per Accident	S\$500	S\$300	S\$200	S\$100	S\$50
Temporary Partial Disablement per week, maximum of 104 weeks per Accident	S\$250	S\$150	S\$100	S\$50	S\$25
Daily Hospital Cash per day with a maximum period of 90 days per Accident	S\$400	S\$300	S\$200	S\$100	S\$50
ICU Daily Hospital Cash per day with a maximum period of 90 days per Accident	S\$700	S\$600	S\$400	S\$200	S\$100
Compassionate Cash Relief Pays a lump sum in the event of Accidental death	S\$4,000	S\$3,000	S\$2,000	S\$1,000	S\$1,000
Medical Expenses Reimburses for inpatient and outpatient treatment incurred due to Accident and Infectious Disease per Accident	S\$10,000	S\$7,500	S\$5,000	S\$3,000	S\$1,000
Medical Expenses Limit Doubles when Insured is traveling in a Public Conveyance per Accident	S\$20,000	S\$15,000	S\$10,000	S\$6,000	S\$2,000
Traditional Chinese Medical and Chiropractor Treatment per Accident	S\$1,000	S\$750	S\$500	S\$400	S\$100

Summary of Benefits

Description of Benefits For Adult	Exclusive	Elite	Executive	Economy	Essential
Mobility Aid and Ambulance Service per Accident	S\$5,000	S\$5,000	S\$3,000	S\$1,000	S\$500
Emergency Evacuation and Repatriation via use of Liberty Helpline (+65) 6334 4434	S\$1,000,000	S\$1,000,000	S\$1,000,000	S\$1,000,000	S\$500,000
Repatriation of Mortal Remains via use of Liberty Helpline (+65) 6334 4434	S\$100,000	S\$100,000	S\$100,000	S\$100,000	S\$50,000
24-hour Medical Assistance via use of Liberty Helpline (+65) 6334 4434	Covered	Covered	Covered	Covered	Covered
Transport Allowance Reimburses taxi fare incurred within 60 days upon discharge from hospital per Accident new	S\$150	S\$125	S\$100	S\$75	S\$50
Personal Liability Insures against third party claims for bodily injury or property damage cause by Insured's negligence new	S\$500,000	S\$300,000	S\$200,000	S\$100,000	S\$50,000
Trauma Counseling Expenses Pays the cost of counseling if the Insured suffers 50% or more Permanent Disablement (per policy year) new	S\$3,500	S\$2,500	S\$2,000	S\$1,500	S\$1,000
Comatose State Benefit Pays a lump sum if the Insured suffers a coma as a result of an Accident (per policy year) new	S\$25,000	S\$15,000	S\$10,000	S\$5,000	S\$2,500

Scope of Coverage according to your Age

18-65 years	Full coverage
66-70 years	Full coverage for renewals only
71-79 years	50% of full coverage, renewals only
Child	50% of full coverage with additional premium payable (excluding Exclusive plan)

Additional Extensions

- Full Terrorism Cover
- Accidental Miscarriage
- Bites from Insects or Animals
- Food Poisoning
- Motor Cycling
- National Service Full-Time (when off-duty) and Reservist Training
- Unscheduled Flight
- Murder and Assault
- Hijack or Kidnap
- Flood and Other Convulsions of Nature
- Free Child Cover for unlimited number of Children. Applicable only to the following benefits: Section 1 - Accidental Death, Section 2 - Permanent Disablement, Section 6 – Daily Hospital Cash and Section 9 - Medical Expenses

Insured & spouse takes up together in single same policy at inception or renewal	Only one parent takes up the policy at inception or renewal
Child is covered for 30% of parents' Sum Insured based on the lower of the parent's selected plan. Where Exclusive or Elite plans are selected, benefits per child will be computed based on 30% of Executive plan	Child is covered for 10% of parents' Sum Insured based on the parent's selected plan. Where Exclusive or Elite plans are selected, benefits per child will be computed based on 10% of Executive plan

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

Classification of Occupations

Class 1	You are engaged in indoor & non-manual work in non-hazardous places.
Class 2	You are engaged in work of an outdoor or supervisory nature or involve occasional manual work, whose duties do not include use of tools and machinery and are not exposed to any special hazard, e.g. property agent, outdoor sales/marketing.
Class 3	You are engaged in manual work not of particularly hazardous nature, with or without the use of tools or machinery. E.g. baker, butcher, driver, chauffeur, veterinarian.

Notes

Persons Eligible to Apply

Singapore Citizens or Permanent Residents who are permanently residing in Singapore

Age Eligibility

- Adults from 18 to 65 years of age. Policy renewable up to age 79 subject to yearly review
- Dependent Child from 6 months to 18 years of age, or up to age 25 if he/she is enrolled in an educational institution on full-time higher education
- Free Child Cover from 1 day to 18 years of age, or up to 25 if he/she is enrolled in an educational institution on full-time higher education

Referred Occupations

Persons working in security organizations, construction and entertainment industries

Declined Occupations

Air and ship crew, professional divers, professional sports persons; occupations involving diving, working on oil rigs, onboard vessels or offshore, fire fighting, police or military personnel or occupations of a hazardous nature, i.e. 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
- Participating in any professional sports, rock climbing (except on man-made walls) or mountaineering which involves the use of guides or ropes, any underwater activities involving underwater breathing apparatus, any kind of speed contest or racing (other than on foot), motor rallies, hunting, potholing, caving, parachuting, sky diving, hang gliding, paragliding, cliff diving, bungee jumping, base jumping, competitive snow or ice sports
- The following activities or sports, except undertaken on a leisure purpose under the supervision of a licensed guide or instructor, will not be covered: hot-air ballooning, ice or winter sports, hiking or trekking undertaken outside Singapore
- Any kind of speed contest or racing (other than on foot) and motor rallies