

# Customize Your Coverage



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JAN 2015

Personal Accident

A romantic couple is shown from behind, standing on a beach at sunset. The woman, with long dark hair, is making a heart shape with her hands. The man is standing next to her, and they are both looking out at the ocean. The sky is a warm, golden color from the setting sun.

## An affordable and flexible protection plan catered to you

When it comes to personal accident coverage, we know it's not one size fits all. That's why Liberty's Personal Accident plan lets you choose the benefits to suit your lifestyle. Have a peace of mind wherever you go, 24 hours a day and 365 days a year.

### Benefits at a Glance

- Flood or other convulsions of nature
- Murder and assault
- Third Degree Burns
- Terrorism except if due to nuclear, biological and chemical means (subject to a sub-limit)
- Strike, riot and civil commotion so long as the insured person is not an active participant



## Summary of Benefits

Description of Benefits	Amount of Benefits	Premium Rating Table		
		Class of Occupation		
		Class I	Class II	Class III
<b>Death</b>	per S\$10,000	S\$4.55	S\$7.49	S\$10.70
<b>Permanent Disablement</b> • Scale I OR • Scale II	per S\$10,000	S\$2.274	S\$3.75	S\$5.35
	per S\$10,000	S\$4.55	S\$7.49	S\$10.70
<b>Temporary Total Disablement</b>	per S\$100 per week	S\$26.75	S\$34.24	S\$45.48
<b>Temporary Partial Disablement</b>	per S\$50 per week			
<b>Medical Expenses</b> (limit any one accident)	S\$1,000	S\$13.91	S\$19.26	S\$26.75
	S\$2,500	S\$26.75	S\$32.10	S\$37.45
	S\$5,000	S\$37.45	S\$48.15	S\$64.20
	S\$7,500	S\$53.50	S\$69.55	S\$85.60
	S\$10,000	S\$64.20	S\$85.60	S\$107.00
<b>Hospital Allowance</b> (any one accident & maximum sum insured of S\$100)	S\$50 per day	S\$26.75	S\$32.10	S\$37.45

Premiums above include prevailing GST.

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about Personal Accident is available on our website [www.libertyinsurance.com.sg](http://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 or 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.

## Compensation

- **Death/Permanent Disablement**
  - > As per Table of Benefits in the actual policy wordings
- **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
  - > 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
- **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
  - > 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
- **Hospital Allowance**
  - > Pays up to the limit selected per day up to a maximum of 30 days per accident

## Notes

- There is a loading of 35% for extension of Motor Cycling (100%)
- Premium payable may be revised at policy renewal at the full discretion of the Company
- 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

### 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
- 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

### Referred Risks

Persons working in security organizations, construction and entertainment industries

### Declined Risks

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

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

- Sickness or diseases
- AIDS and diseases associated with HIV
- Pre-existing physical defect or infirmity
- Suicide or self-inflicted injury
- War and nuclear related events
- Pregnancy, childbirth or its complications