

About Us

Liberty Insurance Pte Ltd

Liberty Insurance is a leading general insurer championing responsible living and behavior in Singapore. In offering a full range of both personal and commercial insurance products, Liberty Insurance enables the protection and security of one's personal and commercial property, assets and legal liabilities. At Liberty Insurance Singapore, we are responsible to help you live safer, more secure lives.

Liberty Insurance Singapore is a 100% owned strategic business unit of Liberty Mutual Insurance Group. Headquartered in Boston, Liberty Mutual Insurance Group, a diversified global insurer, ranks 73rd on the Fortune 100 list of largest U.S. corporations based on 2016 revenue. As of 31 December 2016, Liberty Mutual Insurance Group had US\$38.3 billion in annual consolidated revenue. Liberty Mutual Insurance Group operates with a global view across five continents and employs more than 50,000 employees in approximately 800 offices throughout the world.



Liberty Insurance Pte Ltd

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MAY 2017

Cancer
Protection
**For Him
and Her**

VitalCare



Protecting Her & Him

Being diagnosed with cancer can be a traumatic experience. It raises concerns about one's physical, emotional and financial wellbeing. Being financially prepared to cope with the heavy financial burden when seeking for the best medical treatment is key.

At Liberty, we understand these challenges and have tailored VitalCare to protect your financial wellbeing. With lump sum payouts, in-hospital and post-hospitalization medical reimbursements, get well benefit and complimentary annual preventive health screening, we will ensure you are financially prepared.

Benefits at a Glance

- Lump sum payout upon first diagnosis of cancer (includes cover for early stage)
- In-hospital medical reimbursement
- Post-hospitalization medical reimbursement
- Worldwide coverage
- Complimentary annual preventative health screening
- Get well benefit

Summary of Benefits - Her VitalCare

Description of Benefit	Benefit Limit (Per Insured per policy life time in S\$)		
	Standard	Enhanced	Superior
Female Cancer Covers you up to the benefit limit upon first diagnosis (less any payment made under female carcinoma-in-situ) in the event you suffer from any one cancer of the breast or female genital organs: cervix, ovaries, vagina, fallopian tubes or uterus.	\$S25,000	\$S50,000	\$S75,000
Female Carcinoma-In-Situ Covers you up to the benefit limit upon first diagnosis in the event you suffer from carcinoma-in-situ of the breast or female genital organs: cervix, ovaries, vagina, fallopian tubes or uterus.	\$S2,500	\$S5,000	\$S7,500
In-hospital Medical Reimbursement Covers you up to the benefit limit for the hospital and surgical expenses incurred within 365 days from the date of first diagnosis of a female cancer, regardless of the number of female cancers you may suffer.	\$S2,500	\$S5,000	\$S7,500
Post-hospitalization Outpatient Reimbursement Covers you up to the benefit limit for the reimbursement of reasonable and customary post-hospitalization and medication expenses (including Traditional Chinese Medicine up to \$S500) you incur following hospital confinement by reason of female cancer, up to 90 days from the date of discharge from the hospital and regardless of the number of female cancers you may suffer.	\$S1,500	\$S2,000	\$S2,500
Get Well Benefit Covers you up to the benefit limit in the event of your hospitalization for more than 5 days due to any one female cancer.	\$S500	\$S1,000	\$S1,500
Complimentary Annual Preventative Health Screening You will be eligible for a complimentary annual preventative health screening from the first renewal of this policy.	Voucher	Voucher	Voucher
Description of Optional Benefits	Benefit Limit (Per insured per period of insurance in S\$)		
Maternity Complications Covers you up to the benefit limit in the event of maternity complications: ectopic pregnancy, accidental miscarriage and preeclampsia.	Option 1 – \$S500 Option 2 – \$S1,000 Option 3 – \$S1,500		

Discount

5% discount is applicable if you and your spouse purchase the insurance together.

Eligibility

You must be:

- between 16 and 64 years of age; and
- A Singapore Citizen, Permanent Resident of Singapore, Employment Pass Holder, Student Pass Holder, Dependant Pass Holder or Work Permit Holder permanently residing in Singapore.

Major Exclusions

This Policy will not cover any loss, injury or illness arising directly or indirectly from:

- pre-existing conditions unless approved by us;
- intentional self-injury or attempted suicide;
- any congenital anomalies;
- HIV and related conditions;
- pregnancy or childbirth and related complications;
- injury or illness arising wholly or partly or consequent upon the influence of or due to the effects of alcohol, drugs or narcotics; or
- general check-up, convalescence, custodial or rest cure.

The information provided here is a summary. Please refer to the actual policy wordings for the terms, conditions and the full list of exclusions.

Summary of Benefits - His VitalCare

Description of Benefit	Benefit Limit (Per Insured per policy life time in S\$)		
	Standard	Enhanced	Superior
Male Cancer Covers you up to the benefit limit upon first diagnosis (less any payment made under male carcinoma-in-situ) in the event you suffer from any one cancer of the male genital organs: prostate, testes or penis. This section is extended to cover colorectal cancer.	S\$25,000	S\$50,000	S\$75,000
Male Carcinoma-In-Situ Covers you up to the benefit limit upon first diagnosis, in the event you suffer from carcinoma-in-situ of the male genital organs-prostate, testes or penis. This section is extended to cover colorectal carcinoma-in-situ.	S\$2,500	S\$5,000	S\$7,500
In-hospital Medical Reimbursement Covers you up to the benefit limit for the hospital and surgical expenses incurred within 365 days from the date of first diagnosis of a male cancer (including colorectal cancer), regardless of the number of male cancers (including colorectal cancer) you may suffer.	S\$2,500	S\$5,000	S\$7,500
Post-hospitalization Outpatient Reimbursement Covers you up to the benefit limit for the reimbursement of reasonable and customary post-hospitalization and medication expenses (including Traditional Chinese Medicine up to S\$500) you incur following hospital confinement by reason of male cancer (including colorectal cancer), up to 90 days from the date of discharge from the hospital and regardless of the number of male cancers (including colorectal cancer) you may suffer.	S\$1,500	S\$2,000	S\$2,500
Get Well Benefit Covers you up to the benefit limit in the event of your hospitalization for more than 5 days due to any one male cancer (including colorectal cancer).	S\$500	S\$1,000	S\$1,500
Complimentary Annual Preventative Health Screening You will be eligible for a complimentary annual preventative health screening from the first renewal of this policy.	Voucher	Voucher	Voucher

Discount

5% discount is applicable if you and your spouse purchase the insurance together.

Eligibility

You must be:

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- HIV and related conditions;
- injury or illness arising wholly or partly or consequent upon the influence of or due to the effects of alcohol, drugs or narcotics; or
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