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Medical Coverage
**Take doubt out of
the equation**

proMedico



Take control of your medical treatment

Falling ill can often throw a wrench in your plans to get the best out of life. With a myriad of questions like how can I get the best medical treatment? How much will it set me back financially? Will this be covered?

With proMedico's comprehensive health insurance, be empowered to choose where and when you receive medical treatment and get back on track as soon as possible. At Liberty Insurance, we take doubt out of the equation.

That's why with proMedico, receive compensation for your downtime with daily hospital cash and greater assurance with no surgical sub-limits.

Benefits at a Glance

- Daily Hospital Cash
- Outpatient General Practitioner and Specialist rider
- Maximum renewal age up to 80 years old
- No surgical sub-limits
- Medical emergency evacuation

Summary of Benefits

Description of Benefits	Essential	Economy	Executive	International
Annual Overall Limit (Max. amount per person per Policy Year)	S\$50,000	S\$100,000	S\$250,000	S\$800,000
All Hospital Services	As Charged	As Charged	As Charged	As Charged
Room & Board (per day)	4 Bedded Singapore Government Hospital	2 Bedded Singapore Private Hospital	Standard 1 Bedded Singapore Government Hospital	Standard 1 Bedded Singapore Private Hospital
Intensive Care Unit (per day)	As Charged	As Charged	As Charged	As Charged
Day Surgery	As Charged	As Charged	As Charged	As Charged
Minor Surgical Procedure in an Outpatient Clinic	As Charged	As Charged	As Charged	As Charged
Local Ambulance Services	As Charged	As Charged	As Charged	As Charged
Pre-Hospital Diagnostic Services (Within 90 days preceding hospital admission)	As Charged	As Charged	As Charged	As Charged
Post-Hospitalization Treatment (Within 90 days following discharge from hospital)	As Charged	As Charged	As Charged	As Charged
Organ Transplantation (Max. amount per person per Policy Year)	As Charged	As Charged	S\$150,000	S\$200,000
Emergency Outpatient Accidental Treatment (Within 24 hours of Accident)	As Charged	As Charged	As Charged	As Charged
Emergency Dental Treatment (Within 24 hours of Accident)	As Charged	As Charged	As Charged	As Charged
Nursing at home (Max. 26 weeks per Policy Year)	N.A.	N.A.	N.A.	As Charged
Permanent Total Disability (Reduce to 50% when the Insured Person is a manual worker)	N.A.	N.A.	N.A.	S\$40,000
Outpatient Cancer and Kidney Dialysis Treatment (Max. amount per person per Policy Year)	S\$10,000	S\$20,000	S\$30,000	S\$50,000
Lodger Benefit For Child below age 12 (Max. amount S\$100 per day)	N.A.	N.A.	As Charged	As Charged
Emergency Medical Evacuation	N.A.	Unlimited	Unlimited	Unlimited

Summary of Benefits

Description of Benefits	Essential	Economy	Executive	International
Repatriation/Local Burial (Cover for death in Home Country is excluded)	N.A.	S\$5,000	S\$10,000	S\$20,000
Maternity Care Subject to 12 months waiting period (Max. amount per Policy Year)	N.A.	N.A.	N.A.	S\$5,000
Daily Hospital Cash Benefit (Per day if admitted to Singapore Restructured Hospital, payable up to 30 days)				
• B1 Ward	N.A.	S\$100	S\$100	S\$200
• B2/B2+ Ward	S\$150	S\$200	S\$200	S\$250
• C Ward	S\$200	S\$300	S\$300	S\$300
Outpatient Services – Rider to Inpatient Cover (Optional)				
Outpatient General Practitioner (GP) and Specialist (SP) Benefit	Benefit Limit			
Outpatient Panel GP Visits	As Charged			
Outpatient Non-Panel GP Visits	As Charged and subject to 20% Co-insurance			
Accident & Emergency Department in Singapore Hospitals	Limited to 2 visits per Policy Year			
Singapore Government Polyclinics	As Charged			
Overseas Outpatient GP Visits	Up to S\$50 per visit and limited to 3 visits per Policy Year			
Panel and Non-Panel SP (Consultation, Laboratory and X-Rays Services)	S\$4,000 (max. amount per person per Policy Year) (20% Co-insurance applicable to Non-Panel SP)			

Optional Outpatient Services are only available under Economy, Executive or International Plan.

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

Premium Saving Options

Deductible Limits Per Person Per Disability	Discount
S\$5,000	30%
S\$7,500	40%
S\$10,000	50%

Deductible does not apply to Outpatient Cancer and Kidney Dialysis Treatment, Organ Transplantation and Permanent Total Disability. Discount applies only on inpatient premium.

Annual Premium Table Standard Lives Only

Age Next Birthday	Singapore Only				Rider
	Essential Plan	Economy Plan	Executive Plan	International Plan	Outpatient Services
15 days to 17 years old	S\$289.97	S\$402.32	S\$499.69	S\$720.11	S\$1,067.86
18 to 24	S\$387.34	S\$536.07	S\$668.75	S\$961.93	S\$929.83
25 to 29	S\$428.00	S\$583.15	S\$724.39	S\$1,043.25	S\$1,013.29
30 to 34	S\$515.74	S\$715.83	S\$893.45	S\$1,285.07	S\$1,154.53
35 to 39	S\$575.66	S\$801.43	S\$998.31	S\$1,435.94	S\$1,397.42
40 to 44	S\$691.22	S\$965.14	S\$1,204.82	S\$1,735.54	S\$1,655.29
45 to 49	S\$852.86	S\$1,196.26	S\$1,498.00	S\$2,154.98	S\$1,978.43
50 to 54	S\$1,088.19	S\$1,533.31	S\$1,922.79	S\$2,764.88	S\$2,290.87
55 to 59	S\$1,412.40	S\$1,992.34	S\$2,500.59	S\$3,598.41	S\$2,874.02
60 to 64	S\$1,851.10	S\$2,616.15	S\$3,283.83	S\$4,724.05	S\$3,730.02
65 to 69 (Renewal Only)	S\$2,303.71	S\$3,249.59	S\$4,076.70	S\$5,867.88	S\$4,450.13
70 to 75 (Renewal Only)	S\$3,354.45	S\$4,730.47	S\$6,782.73	S\$8,543.95	S\$5,604.66
76 to 80 (Renewal Only)	S\$4,361.32	S\$6,149.29	S\$8,817.87	S\$11,107.67	S\$7,286.70

The rates apply to Proposer/Insured Persons domiciled in Singapore.

If the Insured Person lives/travels outside Singapore for a continuous period of more than 60 days, eligible expenses subsequently incurred outside Singapore will be limited to reasonable and customary charges as if such expenses were incurred in Singapore.

Applicable to Annual Premium Tables for Singapore and Global:

- Optional Outpatient Services is only available under Economy, Executive or International Plans
- Premiums may be loaded for more hazardous occupations e.g. work on board offshore oil rigs; and occupations involving frequent air travel
- Premium payment at commencement and renewal are based on age next birthday
- Premiums above include prevailing GST

Annual Premium Table Standard Lives Only

Age Next Birthday	Global (Except USA/Canada/Japan)				Rider
	Essential Plan	Economy Plan	Executive Plan	International Plan	Outpatient Services
15 days to 17 years old	S\$509.32	S\$706.20	S\$926.62	S\$1,260.46	S\$1,833.98
18 to 24	S\$678.38	S\$940.53	S\$1,172.72	S\$1,684.18	S\$1,598.58
25 to 29	S\$750.07	S\$1,038.97	S\$1,294.70	S\$1,862.87	S\$1,740.89
30 to 34	S\$859.21	S\$1,196.26	S\$1,490.51	S\$2,145.35	S\$1,890.69
35 to 39	S\$1,006.87	S\$1,402.77	S\$1,884.27	S\$2,517.71	S\$2,401.08
40 to 44	S\$1,156.67	S\$1,615.70	S\$2,318.69	S\$2,905.05	S\$2,713.52
45 to 49	S\$1,372.81	S\$1,953.82	S\$2,840.85	S\$3,455.03	S\$3,245.31
50 to 54	S\$1,714.14	S\$2,421.41	S\$3,514.95	S\$4,241.48	S\$3,594.13
55 to 59	S\$2,264.12	S\$3,212.14	S\$4,676.97	S\$5,600.38	S\$4,526.10
60 to 64	S\$2,839.78	S\$4,014.64	S\$5,796.92	S\$6,979.61	S\$5,639.97
65 to 69 (Renewal Only)	S\$3,702.20	S\$5,234.44	S\$7,656.92	S\$9,080.02	S\$7,034.18
70 to 75 (Renewal Only)	S\$5,180.94	S\$7,326.29	S\$10,729.33	S\$12,711.60	S\$8,518.27
76 to 80 (Renewal Only)	S\$6,735.65	S\$9,525.14	S\$13,935.68	S\$16,524.01	S\$11,074.50

The rates apply to Proposers/Insured Persons (Singapore Citizens only) domiciled anywhere in the world except USA/Canada/Japan.

Notes

Persons Eligible to Apply

- Adults from 18 to 64 years old (inclusive) on next birthday.
- Children from 15 days old to 17 years old (inclusive) on next birthday.
- Singapore Citizens, Permanent Residents of Singapore, Employment Pass Holders, Student Pass Holders, Dependant Pass Holders or Work Permit Holders, who are permanently residing in Singapore - Annual Premium Table for Singapore Only applies.
- Singapore Citizens who are permanently residing in countries outside Singapore excluding USA/Canada/Japan - Annual Premium Table for Global applies.
- Persons who are permanently residing (more than sixty days) in USA/Canada/Japan are not eligible.
- Proposal for children must include at least one parent and the choice of plan for child must be equal than that of the parent(s).

Remarks: Employment Pass Holders, Student Pass Holders, Dependant Pass Holders and Work Permit Holders must supply a copy of their respective pass or work permit and a bona fide residential address in Singapore.

Major Exclusions

There are some costs which are not covered under the Policy, the following are some Major Exclusions for this Policy. You are advised to read the policy wordings for the full list of exclusions

- Pre-existing illnesses or injuries before the inception date of the Policy.
- Routine medical examination (including vaccination, the issue of medical certificates and attestations), confinement in hospital to facilitate the taking of x-ray or conduct of test.
- Treatment relating to birth defects, congenital abnormalities and hereditary conditions.



Key Product Provisions

The following are some key provisions found in the actual policy wordings of this plan. This is a product summary and you are advised to refer to the actual terms and conditions in the policy wordings before deciding to purchase the Policy.

<ul style="list-style-type: none"> • Cancellation Clause 	<p>This is a short-term accident and health policy and the insurer is not required to renew this Policy. The insurer may terminate this policy by giving you 30 days notice in writing. Whenever such cancellation occurs, the Company shall return the unearned portion of premium based on the short rated table (refer to actual policy wordings). No premium will be refunded if claims have already been made by the Insured. Cancellation shall be without prejudice to any claim origination prior to the effective date of cancellation</p>
<ul style="list-style-type: none"> • Geographical Cover 	<p>Worldwide, 24 hours (there is no cover available for all persons domicile permanently in USA/Canada/Japan of whatever nationalities)</p>
<ul style="list-style-type: none"> • Terms of Renewal 	<p>Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium. Renewable from 65 to 80 years old is subject to yearly review</p>
<ul style="list-style-type: none"> • Non-Guarantee Premium 	<p>Premiums payable for this coverage are not guaranteed and may be revised at Policy renewal at the full discretion of the Company. The premium payable at commencement and renewal of cover is based on age next birthday</p>
<ul style="list-style-type: none"> • Change of Occupation/Country of Residence 	<p>In the event of a change in occupation/country of residence of the Insured Person, the Insured Person shall notify the Company in writing of the new occupation/country of residence. The Company shall increase or reduce the premium rates according to the risk classification for the new occupation/country of residence or to decline the coverage</p>
<ul style="list-style-type: none"> • Reasonable & Customary Charges 	<p>Benefits payable are limited to Reasonable and Customary charges for the treatments provided and to the limits of the Plan chosen</p>
<ul style="list-style-type: none"> • Pre-Authorization For Hospitalization in Private Hospitals 	<p>Pre-authorization must be obtained for any In-patient or Day Surgery procedure in Private Hospitals, including overseas admission, otherwise 20% Co-insurance shall impose on all eligible medical expenses covered under the Policy. This co-insurance will not apply in the event of an emergency and Insured Person must contact us within 24 hours after admission</p>

<ul style="list-style-type: none"> • Co-insurance 	<p>Treatments received in USA/Canada/Japan are subject to a 20% co-insurance on the first S\$16,000 of eligible medical expenses</p>
<ul style="list-style-type: none"> • Policy Period 	<p>Insurance will only commence when the proposal is accepted, the premium paid and accepted by Liberty Insurance Pte Ltd</p>
<ul style="list-style-type: none"> • Free Look Period 	<p>In the event that the Insured is not satisfied with the Policy for any reasons, it may be returned to the Company for cancellation within 14 days from date of receipt and any premium paid or billed with be refunded in full</p>
<ul style="list-style-type: none"> • Switching of medical policies may result in having to pay a different premium amount and different policy terms and conditions 	
<ul style="list-style-type: none"> • Maternity Care is only provided if all members of an Insured's family are insured on the same plan under the same Policy 	
<ul style="list-style-type: none"> • This Policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this Policy 	
<ul style="list-style-type: none"> • To submit a claim, please complete the Medical claim form and submit together with all original documents, supporting invoices and receipts within 30 days starting from the first date of the treatment 	

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

