



# Liberty Centennial PA

A simple and affordable personal accident plan



## It's easy to enjoy greater security

Liberty Insurance commemorates more than a 100 years of success and excellence. We are who we are thanks to the support of our producers, staff and endearing customers. That is why we have specially designed a no-frills personal accident plan, Liberty Centennial PA, to suit to your evolving needs.

### Benefits at a glance



Worldwide 24/7  
Protection



Personal Accident  
Coverage



TCM Medicine  
Reimbursement



Daily Cash Benefits



Mobility Aid Coverage



# Summary of Benefits

Description of Benefits	Sum Insured
Accidental Death	S\$100,000
Permanent Disablement (Scale II)	S\$100,000
Accidental Medical Expenses (including Infectious Diseases) (per accident) Traditional Chinese Medical Treatment (TCM) (up to sub-limit S\$500) (per accident)	S\$1,000
Temporary Total Disablement (up to 100 weeks) (per accident)	S\$100
Daily Accidental Hospital Income (up to 100 days) (per accident)	S\$100
Mobility Aid (per accident)	S\$2,000
Child Cover <sup>1</sup> <ul style="list-style-type: none"><li>Accidental Death</li><li>Permanent Disablement (Scale II)</li><li>Accidental Medical Expenses (including Infectious Diseases) (per accident)</li><li>Traditional Chinese Medical Treatment (TCM) (Sub-limit S\$100) (per accident)</li></ul>	S\$10,000 S\$10,000 S\$100

<sup>1</sup> Free cover for up to two children if Insured and Spouse take up the plan together at the same time

## Classification of Occupations

Class 1	You are engaged in indoor and 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

## Annual Premium

Per Person (including prevailing GST): S\$109.00  
**Top-up for medical expenses (applicable to adults only)**  
We will charge each person additional premium of S\$10.90 for every S\$1,000 sum insured and allow top-up to maximum of S\$2,000.  
  
The maximum sum insured for accidental medical expenses shall not exceed S\$3,000 per person.

# Notes

## Persons Eligible to apply

- Singapore Citizens or Permanent Residents who are permanently residing in Singapore
- Adults from 18 to 65 years old; renewable up to the age of 70 years old
- Child from 6 months to 17 years old or up to age 25 if he/she is enrolled in an educational institution on full-time higher education
- Class 1 & 2 occupation only

## Decline Risks

Air crew, ship crew, professional divers, professional sports persons, occupations involving diving, oil-rig platform, on-board vessel or offshore work, fire-fighting, police or military personnel or occupations of hazardous nature e.g. 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 events/any kind of speed contest or racing (other than on foot) and motor rallies/professional sports

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 us ([servicecenter@libertyinsurance.com.sg](mailto:servicecenter@libertyinsurance.com.sg)) or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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