



ClinicCare

Comprehensive coverage for your clinic's needs



Complete protection for healthcare providers

As a healthcare provider, your patients' well-being is your number one priority. Let ClinicCare help you take care of other potential accidents – those that can occur within your premise and cause loss of or damage to your property, death/injury to employees, claims from external parties and so on. We will protect you from any resulting financial losses and minimising interruptions to your practice.

Benefits at a glance



Combines various classes of insurance under one policy



Easy to arrange



Competitive premium terms



Chain Discount with 3 or more shops



Further discounts given for clean claims record

Summary of Benefits

Description of Benefits	Plan A Sum Insured	Plan B Sum Insured	Top-up Plan from Plan B	
			Top-up Rates	Max Sum Insured Limit
Section 1				
All Risks¹ Excess: S\$200 each and every loss except for fire, lightning and burglary	S\$50,000	S\$100,000	S\$80.25 for every S\$50,000	S\$1,000,000
Section 2				
Consequential Loss Excess: 3 days by order of a public authority	S\$10,000	S\$20,000	S\$16.05 for every S\$10,000	S\$50,000
Section 3				
Rental Expenses	S\$10,000	S\$20,000	N.A.	N.A.
Section 4				
Money Insurance				
A. In transit	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
B. In premises during business hours	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
C. In locked safes after business hours	S\$3,000	S\$5,000	S\$5.35 for every S\$500	S\$10,000
D. In locked drawers after business hours	S\$1,000	S\$1,000	S\$5.35 for every S\$500	S\$3,000
Section 5				
Personal Accident Temporary Total Disablement – S\$1,000 per week. Max 4 weeks	S\$50,000 N.A.	S\$50,000 S\$4,000	N.A. N.A.	N.A. N.A.
Section 6				
Public Liability Any one accident/unlimited any one period	S\$500,000	S\$1,000,000	S\$32.10 for every S\$250,000	S\$3,000,000
Food & Beverage Extension Any one loss and in the aggregate	S\$50,000	S\$50,000	S\$26.75 for every S\$50,000	S\$100,000
Annual Premium	S\$203.30	S\$310.30		

Summary of Benefits

Optional Coverage	Sum Insured/Headcount	Top-up Rates
Work Injury Compensation²		
A. Non-manual employees Admin/accounts/ management/ cashiers/marketing/ sales	Earning ≤ S\$30,000	S\$32.10 per employee
	Earning > S\$30,000 up to S\$75,000	S\$58.85 per employee
B. Manual employees Medical technicians/ assistants/nurses/ dental technicians/ assistants	Earning ≤ S\$30,000	S\$64.20 per employee
	Earning > S\$30,000 up to S\$75,000	S\$107.00 per employee
C. Driver/Dispatch/ Delivery	Earning ≤ S\$50,000	S\$214.00 per employee
Please refer to separate underwriting for annual earnings above the stated amount.		
Fidelity Guarantee³ Any one employee and in the aggregate	S\$2,000	S\$10.70 per employee
This section will need to be taken together with the Work Injury Compensation section.		
Deterioration of Stocks Any one loss and in the aggregate	S\$1,000	S\$32.10 + S\$10.70 per additional S\$500 insured limit up to a maximum of S\$5,000

Premiums include prevailing GST

- ¹ All Risks
- Premises situated on road level or basement is subject to an excess of S\$2,500 each and every loss in respect of flood claims
 - Accidental breakage of plate glass up to S\$25,000 any one loss and in the aggregate

- ² Work Injury Compensation
- Please declare occupation, headcount and Actual⁴ annual wages per Category. Actual⁴ Annual Wages consists of salary (including overtime pay), bonuses and allowances excluding transport allowance

- ³ Fidelity Guarantee
- Please declare occupation and headcount

- ⁴ Actual annual wages per category at the inception of policy year

Notes

1. This package is suitable for all types of medical clinics and dental clinics including licensed TCM offering Traditional Chinese Medicine and acupuncture.
2. The sum insured on Section 1 - All Risks shall represent the:
 - Full reinstatement values for renovations/improvements
 - Full reinstatement values for contents other than stock-in-trade
 - Market value for stock-in-trade
 Without allowance for wear, tear and depreciation otherwise any claim settlement will be proportionately reduced.
3. Section 1 - All Risks and Section 6 - Public Liability are extended to cover outdoor display areas authorised for such use by the landlords and the relevant authorities.

Notes

4. If you have a chain of 3 or more outlets insured with us, you will enjoy the following Chain Store Discount from the gross premium.

No. of Outlets	Discount
3 - 5	10%
6 or more	15%

5. You will enjoy the following No Claim Discount (after any Chain Store Discount) if you continue to insure with us:

- 10% of the gross premium on the 1st renewal if no claims reported during the preceding year
- 15% of the gross premium on the 2nd and subsequent renewals if no claims reported during the preceding 2 years

6. The covers and premiums indicated are not available for the following:

Types of services

- Services not falling within the description of covered services. This will include, but not limited to, any form of cosmetic surgery or any such like process, including implanting, injecting, tattooing and body piercing or any other process that involves the breaking or abrasion of skin electrolysis treatment where the instrument(s) used does (do) not meet the specified safety standards set out under the Consumer Protection (Safety Requirements) Registration Scheme managed by SPRING Singapore
- Bone setting, physician (sinseh)
- Risks involving onboard vessels, manufacturing, or production
- Any offsite contract works/activities other than for delivery, sales calls, meetings, non-manual/sedentary duties

Types of premises/construction

- Premises not of brick/tile/concrete construction
- Premises with property kept in the open or without perimeter, fence or security
- Premises which are part of more extensive premises used mainly for industrial, manufacturing, assembly, warehousing or wholesale (including use as megastore retail outlets) purposes
- Pre-war premises
- Premises shared with other business or sublet to other occupants
- Premises outside Singapore

For such services or premises, please refer to the Company.

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

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) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).