



**Liberty**  
**Insurance.**



# FamilyCare

Your family deserves the best



## Total peace of mind for your family

Starting a family of your own is one of life's greatest decisions and joys. As you progress through life with your loved ones, your needs and expectations will change. As such, the question of ensuring adequate protection will arise time and again.

The FamilyCare plan lets you have greater peace of mind knowing you and your loved ones are well-protected. With comprehensive personal accident, medical and income coverage, you can enjoy the more important things in life, like spending time with your family.

### Benefits at a glance



Additional Protection  
and Benefits



Medical  
Reimbursement



Coverage for Family  
Income Shortfall



Covers Legal  
Liabilities



24-Hour Helpline

# Summary of Benefits

Description of Benefits		Plan A	Plan B	Additional Sum Insured at the Following Rates (if required)	
<p><b>Accidental Death or Permanent Disablement</b></p> <p>Pays up to the sum insured in the event of death or permanent disablement due to an accident</p>	<p>Principal Insured: Spouse: Per Child:</p>	<p>S\$300,000 S\$200,000 S\$20,000</p>	<p>S\$150,000 S\$100,000 S\$20,000</p>	<p>Class 1: S\$5.45 Class 2: S\$7.63 Class 3: S\$10.90</p>	<p>Per additional S\$10,000 sum insured</p> <p>Maximum sum insured per child is S\$75,000</p>
<p><b>Family Income Protection</b></p> <p>Pays a daily allowance to the family in the event of hospitalization of the Principal Insured due to an accident</p>		<p>S\$200 per day up to 365 days</p>	<p>S\$150 per day up to 365 days</p>	<p>Class 1: S\$16.35 Class 2: S\$21.80 Class 3: S\$27.25</p>	<p>Per additional S\$100 sum insured</p> <p>Up to maximum of S\$750 per day</p>
<p><b>Medical Benefits</b></p> <p>Pays for medical expenses incurred following an accident</p>		<p>S\$2,500 per family</p>	<p>S\$1,500 per family</p>	<p>Class 1: S\$21.80 Class 2: S\$32.70 Class 3: S\$43.60</p>	<p>Per additional S\$2,500 sum insured</p> <p>Up to maximum of S\$10,000</p>
<p><b>Personal and Family Liability</b></p> <p>Insures against third party claims for bodily injury or property damage caused by the Principal Insured or his family. Cover includes legal costs and expenses incurred with the company's written consent</p>		<p>S\$500,000 any one accident or series of accidents</p>	<p>S\$500,000 any one accident or series of accidents</p>		<p>Up to maximum of S\$1,000,000 at S\$21.80 per additional S\$100,000 sum insured</p>
<p><b>Emergency Medical Evacuation &amp; Repatriation</b></p> <p>Access to Liberty Helpline which provides worldwide emergency assistance services 24 hours a day whilst you or your family are traveling outside Singapore. Covers all emergency medical evacuation expenses</p>		<p>S\$1,000,000 per family</p>	<p>S\$1,000,000 per family</p>		
<p><b>Repatriation</b></p> <p>Repatriation of Insured's mortal remains back to Singapore or local burial at place of death</p>					

## Classification of Occupations & Annual Premium

		Plan A	Plan B
<b>Class 1</b>	You are engaged in indoor & non-manual work in non-hazardous places.	S\$501.40 per annum	S\$283.40 per annum
<b>Class 2</b>	You are engaged in work of an outdoor or supervisory nature or involve occasional manual work, whose duties do not include use of tools and machinery and are not exposed to any special hazard, e.g. property agent, outdoor sales/marketing.	S\$741.20 per annum	S\$408.75 per annum
<b>Class 3</b>	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.	S\$850.20 per annum	S\$479.60 per annum

- Premiums above include prevailing GST
- Premiums payable may be revised at policy renewal at the full discretion of the company

# Notes

- When switching Personal Accident policies to a new insurer, it is important to compare the policy coverage, as these may differ from insurer to insurer
- Coverage for children is for those between 6 months and 18 years, subject to a maximum of 3 children
- Premiums quoted assume that spouse falls under the Class 1 or 2 occupations. Premiums will be loaded if spouse falls under a Class 3 occupation
- Maximum age limit is 65 years

## Major Exclusions

The Policy does not provide compensation arising from

1. Sickness or diseases
2. AIDS and diseases associated with HIV
3. Pre-existing physical defect or infirmity
4. Suicide or self-inflicted injury
5. War and nuclear related events
6. Pregnancy, childbirth or its complications

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions.

More information about FamilyCare is available on our website [www.libertyinsurance.com.sg](http://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](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)).