



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)	
Accidental Death or Permanent Disablement Pays up to the sum insured in the event of death or permanent disablement due to an accident	Principal Insured:	S\$300,000	S\$150,000	Class 1: S\$5.35	Per additional S\$10,000 sum insured
	Spouse:	S\$200,000	S\$100,000	Class 2: S\$7.49	
	Per Child:	S\$20,000	S\$20,000	Class 3: S\$10.70	
Maximum sum insured per child is S\$75,000					
Family Income Protection Pays a daily allowance to the family in the event of hospitalization of the Principal Insured due to an accident		S\$200 per day up to 365 days	S\$150 per day up to 365 days	Class 1: S\$16.05	Per additional S\$100 sum insured
				Class 2: S\$21.40	
				Class 3: S\$26.75	
Up to maximum of S\$750 per day					
Medical Benefits Pays for medical expenses incurred following an accident		S\$2,500 per family	S\$1,500 per family	Class 1: S\$21.40	Per additional S\$2,500 sum insured
				Class 2: S\$32.10	
				Class 3: S\$42.80	
Up to maximum of S\$10,000					
Personal and Family Liability 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		S\$500,000 any one accident or series of accidents	S\$500,000 any one accident or series of accidents	Up to maximum of S\$1,000,000 at S\$21.40 per additional S\$100,000 sum insured	
Emergency Medical Evacuation & Repatriation Access to Liberty Helpline: (+65) 6334 4434 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		S\$1,000,000 per family	S\$1,000,000 per family		
Repatriation Repatriation of Insured's mortal remains back to Singapore or local burial at place of death					

Classification of Occupations & Annual Premium

		Plan A	Plan B
Class 1	You are engaged in indoor & non-manual work in non-hazardous places.	S\$492.20 per annum	S\$278.20 per annum
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 and machinery and are not exposed to any special hazard, e.g. property agent, outdoor sales/marketing.	S\$727.60 per annum	S\$401.25 per annum
Class 3	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\$834.60 per annum	S\$470.80 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.