



Foreign Workers Medical

Safeguard your liabilities for foreign workers' medical expenses



Protect your staff during their employment in Singapore

Since 1 Jan 2010, employers are legally required to obtain a minimum medical insurance coverage of S\$15,000 per year for each foreign worker. This includes foreign domestic workers and S Pass holders. Liberty's Foreign Workers Medical insurance helps employers like you reduce the risk of absorbing hefty medical bills while fulfilling your legal obligations.

Benefits at a glance



Extensive coverage



No exclusion of
specific illness
imposed



Repatriation expenses
of mortal remains



No minimum hours
required for hospital
confinement



Personal accident
(due to non-work
related)

Summary of Benefits

Description of Benefits	Standard Plan	Enhanced Plan	Superior Plan
Limit Per Person	S\$15,000 Per Disability	S\$30,000 Per Disability	S\$50,000 Per Disability
Pre-existing Conditions	Covered	Covered	Covered
Room & Board	As charged (based on 4 bedded Singapore Government Restructured Hospital charges)		
Intensive Care Unit	As charged	As charged	As charged
Hospital Miscellaneous Services	As charged	As charged	As charged
Surgical Fee	As charged	As charged	As charged
In Hospital Physician's Visits	As charged	As charged	As charged
Pre-hospitalisation Diagnostic X-ray & Lab Test	As charged (90 days prior to hospitalisation)	As charged (90 days prior to hospitalisation)	As charged (90 days prior to hospitalisation)
Pre-hospitalisation Specialist Consultation Fees	As charged (90 days prior to hospitalisation)	As charged (90 days prior to hospitalisation)	As charged (90 days prior to hospitalisation)
Post-hospitalisation	As charged (within 90 days following discharged from Hospital)	As charged (within 90 days following discharged from Hospital)	As charged (within 90 days following discharged from Hospital)
Special Grant Per Person	S\$3,000	S\$3,000	S\$3,000
Claim Medical Report Fees	As charged	As charged	As charged
Repatriation Expenses of Mortal Remains	S\$2,000	S\$2,000	S\$2,000
Personal Accident (due to non-work related)	S\$10,000	S\$10,000	S\$10,000

Annual Premium - Standard Lives

	Standard Plan	Enhanced Plan	Superior Plan
101 to 300	S\$53.50	S\$74.90	S\$144.45
51 to 100	S\$58.85	S\$80.25	S\$160.50
31 to 50	S\$64.20	S\$90.95	S\$171.20
21 to 30	S\$69.55	S\$101.65	S\$181.90
11 to 20	S\$74.90	S\$123.05	S\$192.60
6 to 10	S\$80.25	S\$144.45	S\$214.00
1 to 5	S\$85.60	S\$208.65	S\$267.50

Annual Premium per employee

Premiums include prevailing GST

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

More information about Foreign Workers Medical is available at www.libertyinsurance.com.sg.

Persons Eligible to Apply

Available only to Work Permit or S Pass Holder maximum enrolment age is 65 years old.

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.

- 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 key provisions found in the actual policy wordings of this plan.

Cancellation Clause	The Company reserves the right to terminate the coverage at any time giving 30 days' notice in writing to the Insured. 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.
Terms of Renewal	Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium up to the age limit of 69 years old.

Key Product Provisions

The following are key provisions found in the actual policy wordings of this plan.

Non-Guaranteed Premium	Premiums payable for this coverage are not guaranteed and may be revised at policy renewal at the full discretion of the Company.
Geographical Cover	24 hours coverage within Singapore
Switching of medical policies may result in having to pay a different premium amount and different policy terms and conditions.	

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).