



**Liberty**  
**Insurance.**

**Safeguard your liabilities for  
foreign workers' medical expenses**

## **Foreign Workers Medical**

Please read this insurance policy carefully to ensure that you understand the terms and conditions and that this policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

APR 2020

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## Introduction

In consideration of the payment of the premium stated in the Policy, the Company agrees to indemnify or compensate the Insured on reimbursement basis, whose Insured Workers are as listed in the Policy Schedule or as per Work Permit or S Pass Numbers declared to us, in the manner and extent of the Schedule of Benefits selected for hospital and surgical expenses incurred during the period of insurance.

The Policy Schedule, Conditions, Exclusions and Endorsements and Memoranda shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part shall bear the same meaning wherever it appears.

The Proposal or Statements made to the Company by the Insured in connection with this insurance shall be the basis of and shall form part of this contract

### Geographical Limits/Scope of Cover

The Policy provides 24 hours coverage within Singapore only. In the event that an Insured Worker is entitled to benefits payable under Work Injury Compensation Act or similar legislation, any group or individual insurances, the benefit payable under the Policy shall be limited to the balance of charges not covered by benefits payable under the Act or similar legislation, and other insurances or that calculated from the Schedule of Benefits, whichever is the lesser.

### Policy Period

Insurance shall commence from the date specified on the Policy Schedule. The Policy is an annual contract, renewable each year on the due date, subject to the renewal terms of the Company. This Policy is renewable at the option of the Company.

### Eligibility

All Foreign Workers employed by the Insured holding Work Permit or S Pass below the age of 65 years old shall be eligible to join.

The eligible workers to be covered under the Policy will be listed in the Policy Schedule or as per Work Permit or S Pass Numbers declared to us, at the commencement of the Policy

### Premium Adjustment and Declaration

#### 1. For Group Size 5 and below

New workers will be covered only upon written declaration to the Company. The additional premium payable will be on a pro-rata basis.

Written notice must be given to the Company for any deletions of Insured Workers from the Policy. Such declarations must be given within 30 days from the cancellation date of the Work Permit or S Pass. The premium adjustment will be based on the following short-term premium rate:

Period of Cover	Premium Charged
Below 1 month	25%
Below 3 months	50%
Below 6 months	75%
6 months & above	1 full year premium

#### 2. For Group Size 6 and above

The Policy provides for the automatic inclusion of new eligible insured workers on joining the insured's employment, and the automatic exclusion of existing insured workers on leaving the insured's employment, subject to such declaration to be made on yearly basis at the end of each policy year.

The premium adjustment will be based on average of the net increase or decrease in the number of Insured Workers declared at the end of each policy period if the policy is renewed for another 12 months. Refund premium shall not exceed 25% of the



provisional premium billed at beginning of the policy period.

There will be no refund of premium for:

- a) policy with group size of below 5 workers; or
- b) policy with claims experience exceeding 65% in the preceding policy period



## General Definitions

The following definitions apply to the Policy:

Term	Meaning								
1. Accident	Shall mean an event of violent, accidental, external and visible nature which shall independently of any other cause be the sole cause of bodily injury.								
2. Illness	Shall mean a physical condition, marked by a pathological deviation from the normal healthy state.								
3. Injury	Shall mean bodily injury caused by force or violent, external and visible means.								
4. Hospital	Shall mean only an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons, as bed-paying patients, and which: <ul style="list-style-type: none"> <li>a) has facilities for diagnosis and major surgery</li> <li>b) provides 24 hours a day nursing services by registered graduate nurses</li> <li>c) is under the supervision of a physician, and</li> <li>d) is not primarily a nature cure clinic, a place for alcoholics or drugs addicts, a nursing, rest or convalescent home or similar establishment, or home for the aged.</li> </ul>								
5. Physician or Surgeon	Shall mean only a person qualified by degree in Western Medicine and legally licensed and duly qualified to practice medicine and surgery authorised in the geographical area of his practice.								
6. Physician's Visit	Shall mean a physician's visit to the hospital bedside of an Insured Worker for treatment of a non-surgical disability.								
7. Policy	Shall mean this agreement, all schedule, riders, endorsements and any amendments signed by an Authorised Officer of the Company the application (if any) of the Insured and any individual health declaration form or any other form signed by the Insured Worker or the Insured constituting the entire contract, if applicable.								
8. Pro-ration Factor	Shall mean that in the event the Insured Worker is admitted to a ward higher than the Plan entitlement or to a Private Hospital for treatment, the hospital medical expenses payable under the Policy will be reduced by the percentage stated below subject to the limits stated in the Schedule of Benefits: <table border="0" style="margin-left: 40px;"> <tr> <td>Private Hospitals</td> <td style="text-align: right;">45%</td> </tr> <tr> <td>A1 Class in Restructured Hospitals</td> <td style="text-align: right;">35%</td> </tr> <tr> <td>A2 Class in Restructured Hospitals</td> <td style="text-align: right;">25%</td> </tr> <tr> <td>B1 Class in Restructured Hospitals</td> <td style="text-align: right;">15%</td> </tr> </table>	Private Hospitals	45%	A1 Class in Restructured Hospitals	35%	A2 Class in Restructured Hospitals	25%	B1 Class in Restructured Hospitals	15%
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Term	Meaning
<b>9. Deductible</b>	<p>Shall mean the portion of claim for which the Insured is liable to pay for each and every claim. For this purpose, all claims arising from the same cause including any complications therefrom, except that if the Insured Worker completely recovers after a continuous period of 14 clear days following the latest discharge from hospital, shall be considered as the same claim.</p> <p>The Deductible is subject to Goods &amp; Services Tax (GST) if applicable.</p>
<b>10. Co-Insurance</b>	<p>Shall mean the percentage of each and every claim for which the Insured is liable to pay for each and every claim. For this purpose, all claims arising from the same cause including any complications therefrom, except that if the Insured Worker completely recovers after a continuous period of 14 clear days following the latest discharge from hospital, shall be considered as the same claim.</p> <p>The Co-insurance is subject to Goods &amp; Services Tax (GST) if applicable.</p>
<b>11. Per Person Per Disability</b>	<p>Shall mean all complications and conditions arising from the same illness or injury provided always that if a recurrence or relapse of such complications or conditions occur after 30 days following the latest discharge from Hospital, it shall be considered a new disability.</p>





## Definition of Benefits

The aggregate total sum payable hereunder in respect of the insured worker for the period of Insurance shall not exceed the limit stated in the Policy Schedule.

### 1. Hospital Room and Board

charges for room and board accommodation inclusive of meals and general nursing services for each day of confinement as a patient in the hospital

### 2. Intensive Care Unit

charges for an intensive care unit provided it is certified medically necessary by the attending physician or surgeon

### 3. Hospital Miscellaneous Services

hospital charges for operating room, X-ray examinations, medicines, dressings, ordinary splints, plaster casts, electrocardiograms, basal metabolism tests, laboratory tests, intravenous infusions, blood transfusions, physiotherapy, ambulance services for transporting an Insured to a hospital which results in an inpatient treatment or surgery and other customary services rendered or supplied during the confinement period

### 4. Surgical Fees

fees actually charged for the operation by the surgeon and anaesthetist charges including the surgeon's hospital visit to the patient and post-surgical care up to maximum of 90 days from the date of operation or discharge from hospital, subject to the limits stated in the Schedule of Benefits

### 5. Pre-Hospitalisation Diagnostic X-Ray & Lab Test

charges for diagnostic X-ray and laboratory examinations or tests which are recommended by a licensed physician because of illness or injury incurred within 90 days prior to hospital confinement or surgical operation. Payment will not be made for

clinical treatments (including medications and subsequent consultations after an illness is diagnosed), or if the Insured Worker is not subsequently hospitalised or surgically treated after such consultations or examinations

### 6. Pre-Hospitalisation Specialist Consultation Fees

charges for consultation by

- a) General Practitioner and
- b) Specialist opinion or advice, which are recommended in writing by a General Practitioner because of illness or injury incurred within 90 days prior to hospital confinement or surgical operation

Payment will not be made for clinical treatments (including medications and subsequent consultations after an illness is diagnosed), or if the Insured Worker is not subsequently hospitalised or surgically treated after such consultations or examinations.

### 7. In-Hospital Physician's Visits

fees charged by the physician for treatment or visits made to a patient, for whom a full day's room charge is made by the hospital for non-surgical treatment

### 8. Post-Hospitalisation Treatment

expenses for follow-up treatment at the same hospital up to a period of 90 days immediately following discharge from hospital

### 9. Special Grant

compensation amount payable to the Employer or legal representative in the event of death of the Insured Worker for an Injury or Illness during or after treatment at a Hospital or in a Day Surgery Ward. This compensation is payable for non-work-related Injury or Illness within Singapore only, which does not arise out of and/or in the course of employment



**10. Repatriation of Mortal Remains (due to Illness or Injury)**

expenses for preparation and the air transport of the mortal remains of the Insured Person from the place of death to the Home Country, in the event of his/her death.

**11. Personal Accident (due to non-work related)**

compensation amount payable if an insured worker sustains a non-work-related injury, which results in Death or Total Permanent Disablement within 6 months from the date of the accident. We will pay according to the Schedule of Compensations as stated below:

Scheduled of Compensation (Description)	Compensation (Percentages of Sum Insured)
Death by Accident	100%
<b>Total Permanent Disablement of:</b>	
a) Loss of two limbs	100%
b) Loss of both hands or of all fingers and both thumbs	100%
c) Total and Permanent loss of sight of both eyes	100%
d) Total and Permanent loss of sight of one eye	100%
e) Total Paralysis	100%
f) Injuries resulting in being permanently bedridden	100%

**Exclusions**

Treatments arising directly or indirectly from the following conditions, activities, items, and their related expenses and any complications relating

thereto are excluded from this insurance and the Company shall not be liable for:

1. Charges which are not for actual, necessary and reasonable expenses incurred in the treatment of the Illness or Injury.
2. Outpatient treatment not related to in-patient treatment or day surgery.
3. Costs resulting from abuse of drugs or alcohol, self-inflicted injuries, criminal act of the Insured Worker and sexually transmitted diseases, or treatment which in anyway arises from, is attributable to, or is consequential upon Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex Syndrome (ARCS) and all diseases caused by and/or related to the virus HIV positive.
4. Treatment for Injuries or diseases arising from or consequent upon war (whether declared or undeclared), riot, civil commotion, civil war, invasion, acts of foreign enemies, hostilities, rebellion, mutiny, revolution, insurrection or military or usurped power, confiscation or nationalisation by or under the order of any government or public or local authority nuclear energy (nuclear reactions radiation contamination), illegal act and full-time service in any of the uniform groups except reservist duty or training.
5. Preventive treatments or medicines, routine medical examinations (including vaccinations, the issue of medical certificates and attestations), routine eye and ear examinations, refractive errors of the eyes, cosmetic or plastic surgery and the provision of appliances including spectacles, special braces, hearing aids, lenses, wheelchairs and any prosthetic devices.
6. Dental care and treatment (including oral surgeries).
7. Pregnancy including childbirth, caesarean operation, abortion, ectopic pregnancy,





hydatidiform mole, miscarriage (except as a result of an accident), treatments against infertility, sterilisation and contraception.

8. Treatments relating to birth defects, congenital abnormalities and hereditary conditions.
9. Charges for private nursing, consultation with a general practitioner and/or traditional Chinese physician, routine health checks, precautionary services, acupuncture and inoculation.
10. Charges for services and items that are non-medical in nature, e.g. telephone, television, newspapers etc whilst as an in-patient.
11. Services or treatment of any institution that is mainly long-term care facility like convalescent and nursing homes, nature cure clinics, spa, hydro-clinic or sanatorium and establishments that provides only incidental or limited hospital services.
12. Treatments arising from any geriatric, psycho-geriatric, psychiatric conditions or physiotherapy.
13. Treatment by a family member.
14. Treatment that is not scientifically/medically recognised.
15. Expenses recoverable from a third party, including Work Injury Compensation Act or Social Security Organisation.
16. Treatment for obesity, weight reduction and weight improvement.

## Conditions

### 1. Termination of Cover

Cover for the Insured Worker ceases:

- a) on the date of termination of the policy; or

- b) on the date of termination of employment with the Insured; or
- c) upon attaining age 70; or
- d) if the Insured fails to pay the required premium for the Insured Workers on the premium due date

### 2. Cancellation

This Policy may be cancelled by either the Company or the Insured by giving 30 days' notice in writing.

Pro-rata refund of premium will be made to the Insured if the Policy is cancelled by the Company during its currency.

Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.

If the Insured terminates the Policy, the premium charged will be based on the following short-term premium rate subject to a minimum premium of S\$50:

Period of Cover	Premium Charged
1 month	3 months' rate
2 months	4 months' rate
3 months	6 months' rate
4 & 5 months	7 months' rate
6 & 7 months	9 months' rate
8 months & above	1 full year premium

No premium will be refunded if claims have already been made by the Insured.

### 3. Claims Procedure

Written notice of claim must be given to the Company within 31 days from the date of discharge after the occurrence of any hospitalisation or surgery covered by the Policy.



Insured Workers are to submit the following documents upon discharge for reimbursement:

- a) Completed and duly signed Hospital & Surgical Claim Form
- b) Originals of final itemised hospital bills and medical bills/receipts
- c) Discharge summary/medical report (if any)

Affirmative proof of Illness or Injury must be submitted to the Company at the expense of the Insured Worker.

#### 4. Other Insurance

When an Insured Worker is entitled to benefits payable under Workmen's Compensation Act or similar legislation, any group or individual insurances, the benefit payable under the policy shall be limited to the balance of charges not covered by benefits payable under the Act or similar legislation, and other insurances or that calculated from the Schedule of Benefits, whichever is the lesser.

#### 5. Legal Proceedings

The parties hereto agree that the Laws of Singapore shall govern and control in the event of any conflict or dispute between the parties with regard to the Policy and that the parties submit themselves to the exclusive venue and jurisdiction of the courts of Singapore for the resolution of any conflict or dispute.

#### 6. Alterations

No alteration to this Policy shall be valid unless authorised and endorsed by the Company.

#### 7. Contracts (Rights of Third Parties) Act 2001

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

#### 8. 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.

#### 9. Free Look Period

Free Look Period is not applicable.

#### Premium Payment Warranty

1. Notwithstanding anything herein contained but subject to Clause 2 hereof, it is hereby agreed and declared that if the period of insurance is 60 days or more, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this policy was effected) within 60 days of the:
  - a) inception date of the coverage under the Policy, Renewal Certificate, Cover Note or
  - b) effective date of each Endorsement, if any, issued under the Policy, Renewal Certificate or Cover Note
2. In the event that any premium due is not paid and actually received in full by the Company (or the intermediary through whom this Policy was effected) within 60 days referred to above, then:
  - a) the cover under this Policy, Renewal Certificate, Cover Note or Endorsement is automatically terminated immediately after the expiry of the said 60-day period
  - b) the automatic termination of the cover shall be without prejudice to any liability incurred within the 60-day period; and
  - c) the Company shall be entitled to a pro-rata time on risk premium subject to a minimum of S\$25
3. If the period of insurance is less than 60 days, any premium due must be paid and actually received in full by the Company (or the intermediary through whom this policy was effected) within the period of insurance.



### **Breach of Premium Warranty**

It is a condition precedent that this Policy is issued on the basis that the named Insured has never had any insurance (for the risk insured) cancelled due solely or in part to a breach of premium payment warranty in the last 12 months.

