



# OfficeCare

Peace of mind at the work place



## Care solutions catered to your office needs

Singapore's political stability, sound infrastructure and efficient workforces makes us a major international business hub. In spite of the safe work environment in our offices, accidents can still happen at any time. Safeguard your office and business with OfficeCare – a specially designed policy that combines a comprehensive and affordable package of insurance covers.

### Benefits at a glance



Combines various classes of insurance under one policy



Easy to arrange



Competitive premium terms



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
<b>Section 1</b>				
<b>All Risks<sup>1</sup></b> Excess: S\$200 each and every loss except for fire, lightning and burglary	S\$100,000	S\$200,000	S\$66.88 for every S\$50,000	S\$1,000,000
<b>Section 2</b>				
<b>Consequential Loss</b> Excess: 3 days by order of a public authority	S\$20,000	S\$30,000	S\$16.05 for every S\$10,000	S\$50,000
<b>Section 3</b>				
<b>Rental Expenses</b>	S\$20,000	S\$30,000	N.A.	N.A.
<b>Section 4</b>				
<b>Money Insurance</b>				
A. In transit	S\$5,000	S\$7,500	S\$5.35 for every S\$500	S\$10,000
B. In premises during business hours	S\$5,000	S\$7,500	S\$5.35 for every S\$500	S\$10,000
C. In locked safes after business hours	S\$5,000	S\$7,500	S\$5.35 for every S\$500	S\$10,000
D. In locked drawers After business hours	S\$1,000	S\$2,000	S\$5.35 for every S\$500	S\$3,000
<b>Section 5</b>				
<b>Personal Accident</b>	S\$50,000	S\$50,000	N.A.	N.A.
<b>Section 6</b>				
<b>Public Liability</b> Any one accident/unlimited any one period	S\$500,000	S\$1,000,000	S\$53.50 for every S\$500,000	S\$3,000,000
<b>Food &amp; Beverage Extension</b> Any one loss and in the aggregate	S\$50,000	S\$50,000	S\$26.75 for every S\$50,000	S\$100,000
<b>Annual Premium</b>	<b>S\$181.90</b>	<b>S\$288.90</b>		



# Summary of Benefits

Optional Coverage	Sum Insured/Headcount	Top-up Rates
<b>Work Injury Compensation<sup>2</sup></b>		
<b>A. Non-manual employees</b> 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>B. Manual employees</b> Technicians/engineers/ cleaners	Earning ≤ S\$30,000	S\$64.20 per employee
	Earning > S\$30,000 up to S\$75,000	S\$107.00 per employee
<b>C. Driver/Dispatch/ Delivery</b>	Earning ≤ S\$50,000	S\$214.00 per employee
Please refer to separate underwriting for annual earnings above the stated amount.		
<b>Fidelity Guarantee<sup>3</sup></b> 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.		

Premiums include prevailing GST

- <sup>1</sup> 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

- <sup>2</sup> Work Injury Compensation
- Please declare occupation, headcount and estimated annual wages per category. Estimated annual wages consists of salary (including overtime pay), bonuses and allowances excluding transport allowance

- <sup>3</sup> Fidelity Guarantee
- Please declare occupation and headcount



# Notes

1. The sum insured on Section 1 - All Risks shall represent the:
  - Full reinstatement values for renovations/improvements
  - Full reinstatement values for contentsWithout allowance for wear, tear and depreciation otherwise any claim settlement will be proportionately reduced.
2. You will enjoy the following No Claim Discount if you continue to insure with us:
  - 10% of the gross premium on the 1<sup>st</sup> renewal if there were no claims during the preceding year
  - 15% of the gross premium on the 2<sup>nd</sup> and subsequent renewals if there were no claims during the preceding 2 years
3. The covers and premiums indicated are not available for the following:  
Types of trade
  - Contractors
  - Events/exhibition spaces
  - Couriers/delivery services
  - Investigators/detective agencies
  - Motor trade/garages
  - Office cum stores
  - Freight forwarders, logistics/transport companies
  - Risks involving onboard vessels, manufacturing or production
  - Any offsite contract works/activities other than 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 OfficeCare 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)).