



VitalCare

Guard against the cancers that commonly affect the Singapore population



Protecting her and him

Receiving a cancer diagnosis can be a life-changing experience, impacting not only one's physical state but also emotional and financial well-being. Comprehensive financial preparation is essential to cope with the new challenges that will put a strain on your resources. At Liberty, we understand these concerns and have tailored VitalCare to protect your financial well-being. With lump sum payouts, in-hospital and post-hospitalization medical reimbursements, we'll have you financially prepared to face any adversities.

Benefits at a glance



Lump Sum Payout Upon
First Cancer Diagnosis



Both in-hospital and
Post-Hospitalization
Medical
Reimbursement



Worldwide Coverage



Complementary Annual
Preventive Health
Screening



Get Well Benefit

Summary of Benefits – Her VitalCare

Description of Benefit	Benefit Limit (Per insured per policy life time in S\$)		
	Standard	Enhanced	Superior
Female Cancer Covers you up to the benefit limit upon first diagnosis (less any payment made under female carcinoma-in-situ) in the event you suffer from any one cancer of the breast or female genital organs: cervix, ovaries, vagina, fallopian tubes or uterus.	S\$25,000	S\$50,000	S\$75,000
Female Carcinoma-In-Situ Covers you up to the benefit limit upon first diagnosis in the event you suffer from carcinoma-in-situ of the breast or female genital organs: cervix, ovaries, vagina, fallopian tubes or uterus.	S\$2,500	S\$5,000	S\$7,500
In-hospital Medical Reimbursement Covers you up to the benefit limit for the hospital and surgical expenses incurred within 365 days from the date of first diagnosis of a female cancer, regardless of the number of female cancers you may suffer.	S\$2,500	S\$5,000	S\$7,500
Post-hospitalization Outpatient Reimbursement Covers you up to the benefit limit for the reimbursement of reasonable and customary post-hospitalization and medication expenses (including Traditional Chinese Medicine up to \$500) you incur following hospital confinement by reason of female cancer, up to 90 days from the date of discharge from the hospital and regardless of the number of female cancers you may suffer.	S\$1,500	S\$2,000	S\$2,500
Get Well Benefit Covers you up to the benefit limit in the event of your hospitalization for more than 5 days due to any one female cancer.	S\$500	S\$1,000	S\$1,500
Complimentary Annual Preventative Health Screening You will be eligible for a complimentary annual preventative health screening from the first renewal of this policy.	Voucher	Voucher	Voucher
Description of Optional Benefit	Benefit Limit (Per insured per policy life time in S\$)		
Maternity Complications Covers you up to the benefit limit in the event of maternity complications: ectopic pregnancy, accidental miscarriage and preeclampsia.		Option 1 - \$500 Option 2 - \$1,000 Option 3 - \$1,500	

Discount

5% discount is applicable if you and your spouse purchase the insurance together.

Eligibility

You must be:

- between 16 and 64 years of age; and
- A Singapore Citizen, Permanent Resident of Singapore, Employment Pass Holder, Student Pass Holder, Dependant Pass Holder or Work Permit Holder permanently residing in Singapore.

Major Exclusions

This Policy will not cover any loss, injury or illness arising directly or indirectly from:

- pre-existing conditions unless approved by us;
- intentional self-injury or attempted suicide;
- any congenital anomalies;
- HIV and related conditions;
- pregnancy or childbirth and related complications;
- injury or illness arising wholly or partly or consequent upon the influence of or due to the effects of alcohol, drugs or narcotics; or
- general check-up, convalescence, custodial or rest cure.

Summary of Benefits – His VitalCare

Description of Benefit	Benefit Limit (Per insured per policy life time in S\$)		
	Standard	Enhanced	Superior
<p>Male Cancer Covers you up to the benefit limit upon first diagnosis (less any payment made under male carcinoma-in-situ) in the event you suffer from any one cancer of the male genital organs: prostate, testes or penis. This section is extended to cover colorectal cancer.</p>	S\$25,000	S\$50,000	S\$75,000
<p>Male Carcinoma-In-Situ Covers you up to the benefit limit upon first diagnosis, in the event you suffer from carcinoma-in-situ of the male genital organs-prostate, testes or penis. This section is extended to cover colorectal carcinoma-in-situ.</p>	S\$2,500	S\$5,000	S\$7,500
<p>In-hospital Medical Reimbursement Covers you up to the benefit limit for the hospital and surgical expenses incurred within 365 days from the date of first diagnosis of a male cancer (including colorectal cancer), regardless of the number of male cancers (including colorectal cancer) you may suffer.</p>	S\$2,500	S\$5,000	S\$7,500
<p>Post-hospitalization Outpatient Reimbursement Covers you up to the benefit limit for the reimbursement of reasonable and customary post hospitalization and medication expenses (including Traditional Chinese Medicine up to S\$500) you incur following hospital confinement by reason of male cancer (including colorectal cancer), up to 90 days from the date of discharge from the hospital and regardless of the number of male cancers (including colorectal cancer) you may suffer.</p>	S\$1,500	S\$2,000	S\$2,500
<p>Get Well Benefit Covers you up to the benefit limit in the event of your hospitalization for more than 5 days due to any of one male cancer (including colorectal cancer)</p>	S\$500	S\$1,000	S\$1,500
<p>Complimentary Annual Preventative Health Screening You will be eligible for a complimentary annual preventative health screening from the first renewal of this policy.</p>	Voucher	Voucher	Voucher

Discount

5% discount is applicable if you and your spouse purchase the insurance together.

Eligibility

You must be:

- between 16 and 64 years of age; and
- A Singapore Citizen, Permanent Resident of Singapore, Employment Pass Holder, Student Pass Holder, Dependant Pass Holder or Work Permit Holder permanently residing in Singapore.

Major Exclusions

This Policy will not cover any loss, injury or illness arising directly or indirectly from:

- pre-existing conditions unless approved by us;
- intentional self-injury or attempted suicide;
- any congenital anomalies;
- HIV and related conditions;
- injury or illness arising wholly or partly or consequent upon the influence of or due to the effects of alcohol, drugs or narcotics; or
- general check-up, convalescence, custodial or rest cure.

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

More information about VitalCare is available on our website www.libertyinsurance.com.sg.