



# proMediCash

Enjoy greater flexibility and treatment options for the best recovery



## It doesn't have to be a financial burden

Hospitalisation often comes with hidden costs incurred from sourcing for alternative medication and lost income. At Liberty, we believe that this is a financial burden you should not have to bear. By complementing your existing hospitalisation plans with proMediCash, you may enjoy the freedom to seek specialist treatment and cover additional expenses. With 24-hour worldwide coverage and immediate acceptance without medical examinations, proMediCash provides the peace of mind that promotes speedy recovery.

### Benefits at a glance



Daily hospital income benefit



Cash benefits



Post-hospitalisation transport reimbursement



Lodger benefit



Get well benefit

## Summary of Benefits

Description of Benefits	Plan A Sum Insured	Plan B Sum Insured	Plan C Sum Insured
<b>First Day Hospital Income</b>	S\$400	S\$300	S\$200
<b>Daily Hospital Income Benefit</b> payable up to 500 days per Illness	S\$300	S\$200	S\$100
<b>Daily Hospital Income Benefit</b> payable up to 500 days per Accident	S\$400	S\$300	S\$200
<b>ICU Daily Hospital Income Benefit</b> payable up to 60 days per Illness/Accident	S\$500	S\$400	S\$300
<b>Get Well Benefit</b> upon minimum 7 consecutive days of hospitalisation	S\$500	S\$300	N.A.
<b>Lodger Benefit</b> payable daily up to 5 days per hospitalisation	S\$100	S\$50	N.A.
<b>Inconvenience Benefit due to Quarantine</b> payable daily up to 5 days	S\$50	S\$30	N.A.
<b>Transport Reimbursements (Taxi and ambulance only)</b> payable per visit and up to 3 visits within 90 days upon discharge	S\$50	S\$25	N.A.

## Annual Premium for Standard Lives only

Age Next Birthday	Plan A	Plan B	Plan C
Child	S\$425.86	S\$284.62	S\$143.38
18 to 35	S\$511.46	S\$342.40	S\$172.27
36 to 45	S\$613.11	S\$410.88	S\$206.51
46 to 55	S\$858.14	S\$574.59	S\$288.90
56 to 60	S\$1,287.21	S\$861.35	S\$433.35
61 to 69 (renewal only)	S\$1,608.21	S\$1,076.42	S\$541.42

A 5% discount is allowed for coverage taken up by Insured and Spouse/Child and a 10% Family discount on a family-unit basis (Insured, Spouse, Children) under only Policy. No discount if Policy is taken up by one parent and one Child.

Premiums above include prevailing GST and it is non-guaranteed, subject to review from time to time.

## Persons eligible to apply

- proMediCash is available only to Singaporeans and Singapore Permanent Residents.
- Child's coverage starts from 6 months to 17 years old, or up to 25 years of age if the child is enrolled in an educational institution on full time higher education.
- Maximum enrollment age is 60 years, renewable up to 69 years and subject to yearly review.
- The proposal for child must include at least one parent and the choice of plan for child must be equal or lower than that of the parent(s).

## Major Exclusions

Cash benefits for hospitalisation arising from:

- Infectious diseases.
- Terrorism including the use of Nuclear, Chemical and Biological weapons.
- Accidental miscarriage.
- Injuries sustained in the course of motor cycling.
- Injuries sustained while traveling on an unscheduled flight.

We do not provide cash benefits for hospitalisation arising from the following list of exclusions. You are advised to read the actual policy wordings for the full list of exclusions.

- Any pre-existing conditions.
- Any congenital conditions or deformities.
- Suicides or attempted suicides.
- HIV or any sexual transmitted diseases.
- Cosmetic or plastic surgery.
- Injuries sustained from participating in professional or competitive sports.
- The use of alcohol and drugs.

A product summary is available and may be obtained from Liberty Insurance Pte Ltd. You should read the product summary before deciding whether to purchase the policy.

## Key Product Provisions

- **Geographical Cover**  
Coverage is 24-hour worldwide, provided that the insured person is not outside of Singapore for more than 90 days at a time
- **Waiting Period**  
There is a 30-day waiting period (from the first inception of cover) for claims arising from hospitalisation due to illness only
- **Reasonable & Customary Charges**  
Charges for medical care which do not exceed the general level of charges being made by others of similar standing in the locality where the charges are incurred
- **Change in Circumstances**  
If there is any change in circumstances affecting the risk, You must give Us immediate written notice and pay any additional premium that We may require. In particular, You must notify Us of any changes in occupation/business or Country or Residence of any Insured Person. If You do not provide this information to Us, We may:
  - reduce the amount payable for the claim under this Policy; or
  - refuse to pay the claim that may arise; or
  - cancel Your insurance Policy from inception
- **Free Look Period**  
In the event that the Insured is not satisfied with the Policy for any reasons, it may be returned to the Company for cancellation within fourteendays from date of receipt and any premium paid or billed will be refunded in full

# Key Product Provisions

- Multiple hospitalisation stays of the same or related cause shall be considered as arising from one Illness/Accident unless their occurrences are separated by at least 6 consecutive months
- This is a yearly renewable policy. Coverage/Premium may be revised upon policy renewal at the full discretion on the company
- Switching of medical policies may result in having different premium amount and different policy terms and conditions
- This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy
- To submit a claim, please complete the Medical claim form and submit together with all original documents, supporting invoices and receipts within 30 days starting from the first date of the treatment

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