

Protect
Their Most Precious Asset.
You



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PACare Plus



Prepare for life's what ifs

The greatest gift you can give to your loved ones is being there for them. Let yourself and your family have peace of mind with PACare Plus, which protects you from accidents 24 hours a day and 365 days a year.

For less than 30 cents a day, enjoy coverage of up to S\$100,000 with PACare Plus, wherever you may be.

Benefits at a Glance

- Double indemnity for Death and Total Permanent Disability (TPD) when traveling in Public Conveyance or due to floods, fire or explosions
- Inability to permanently perform 3 Activities of Daily Living after an accident is considered Permanent Total Disablement
- Medical reimbursement coverage for Infectious Disease
- Full coverage for terrorism which includes use of Nuclear, Chemical, and Biological weapons of mass destruction
- No-Claim Bonus of up to 25%
- Renewable till 79 years old

Summary of Benefits

Description of Benefits	Elite	Executive	Economy	Essential
Accidental Death (Principal Sum Assured)	S\$300,000	S\$200,000	S\$100,000	S\$50,000
Permanent Disablement (based on Scale of Benefit)	S\$300,000	S\$200,000	S\$100,000	S\$50,000
Double Indemnity of Sections 1 and 2 when Insured is traveling, in a Public Conveyance, or when due to landslide, flood, fire or explosion	S\$600,000	S\$400,000	S\$200,000	S\$100,000
Temporary Total Disablement per week, maximum of 104 weeks per accident	S\$300	S\$200	S\$100	S\$50
Temporary Partial Disablement per week, maximum of 104 weeks per accident	S\$150	S\$100	S\$50	S\$25
Daily Hospital Cash per day with a maximum period of 90 days per accident	S\$300	S\$200	S\$100	S\$50
ICU Daily Hospital Cash per day with a maximum period of 90 days per accident	S\$600	S\$400	S\$200	S\$100
Compassionate Cash Relief	S\$3,000	S\$2,000	S\$1,000	S\$1,000
Medical Expenses per accident Expenses for treatment of the following Infectious Disease can be reimbursed a. Avian Influenza b. Chikungunya Fever c. Dengue Haemorrhagic Fever d. Hand, Foot and Mouth Disease e. Influenza Type A H1N1 f. Japanese Viral Encephalitis g. Malaria h. Nipah Viral Encephalitis i. Rabies j. Severe Acute Respiratory Syndrome (SARS)	S\$7,500	S\$5,000	S\$3,000	S\$1,000

Summary of Benefits

Description of Benefits	Elite	Executive	Economy	Essential
Medical Expense Limits (per accident) doubles when Insured is traveling in a Public Conveyance, or when due to landslide, flood, fire or explosion, or when warded in an ICU of a hospital	S\$15,000	S\$10,000	S\$6,000	S\$2,000
Traditional Chinese Medical and Chiropractor Treatment (per accident)	S\$750	S\$500	S\$400	S\$100
Mobility Aid (rented or purchased) and Ambulance Service per accident	S\$5,000	S\$3,000	S\$1,000	S\$500
Emergency Evacuation and Repatriation via use of Liberty Helpline (+65) 6334 4434	S\$1,000,000	S\$1,000,000	S\$1,000,000	S\$500,000
Repatriation of Mortal Remains via use of Liberty Helpline (+65) 6334 4434	S\$100,000	S\$100,000	S\$100,000	S\$50,000
24-hour Medical Assistance via use of Liberty Helpline (+65) 6334 4434	Covered	Covered	Covered	Covered

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about PACare Plus is available on our website www.libertyinsurance.com.sg.

Classification of Occupations & Annual Premium

	Insured Person	Elite	Executive	Economy	Essential
Class 1	You are engaged in indoor & non-manual work in non-hazardous places.	Self S\$454.75 Spouse S\$385.20	S\$310.30 S\$262.15	S\$171.20 S\$144.45	S\$105.93 S\$90.95
Class 2	You are engaged in work of an outdoor or supervisory nature or involve occasional manual work, whose duties do not include use of tools and machinery and are not exposed to any special hazard, e.g. property agent, outdoor sales/marketing.	Self S\$567.10 Spouse S\$482.57	S\$385.20 S\$327.42	S\$214.00 S\$181.90	S\$133.75 S\$113.42
Class 3	You are engaged in manual work not of particularly hazardous nature, with or without the use of tools or machinery. E.g. baker, butcher, driver, chauffeur, veterinarian.	Self S\$256.80 Spouse S\$218.28	N.A. N.A.	S\$256.80 S\$218.28	S\$160.50 S\$136.96
	Child	S\$272.85	S\$181.90	S\$101.65	S\$64.20

Premiums above include prevailing GST

Scope of Coverage according to your Age

18-65 years	Full coverage
66-70 years	Full coverage for renewals only
71-79 years	50% of full coverage, renewals only
Child	50% of full coverage

Notes

Persons Eligible to Apply

Singapore Citizens or Permanent Residents who are permanently residing in Singapore

Age Eligibility

- Adults from 18 to 65 years of age. Policy renewable up to age 79 subject to yearly review
- Dependent Child from 6 months to 18 years of age, or up to age 25 if he/she is enrolled in an educational institution on full-time higher education

Referred Risks

Persons working in security organizations, construction and entertainment industries

Declined Risks

Air and ship crew, professional divers, professional sports persons; occupations involving diving, working on oil rigs, onboard vessels or offshore, fire fighting, police or military personnel or occupations of a hazardous nature, i.e. involving height, depth or heat

Major Exclusions

- AIDS and diseases associated with HIV
- Pre-existing conditions
- Pregnancy, childbirth or its complications
- Suicide or self-inflicted injury
- War and nuclear-related events
- Participation in any professional sports, deep-sea diving utilizing hard helmet with air hose attachments, hunting, potholing, parachuting, skydiving, competitive snow or ice sports, caving or hang gliding
- The following activities, except undertaken on a leisure basis, will also be excluded: Bungee jumping, ballooning, mountaineering and rock-climbing necessitating the use of guides or ropes
- Any kind of speed contest or racing (other than on foot) and motor rallies

