



# SeniorCare

Celebrating your golden years in good health



## Living and aging well for life

As the life expectancy in Singapore rises steadily, the silver generation must be well-equipped to fully enjoy their golden years. In the face of increasing needs and more complex challenges, seniors need comprehensive and affordable coverage that they can depend on. Here's where SeniorCare comes in. As a carefully designed personal accident plan, SeniorCare addresses concerns commonly faced in one's later years.

### Benefits at a glance

1. Entry age from 50 to 75 years old (last birthday) and **no medical check-up** is required
2. Covers medical expenses incurred from treatment by **traditional chinese medicine practitioner & chiropractor** due to accident
3. Covers medical expenses for treatment of **infectious diseases** such as dengue, hand, food & mouth disease (HFMD), chikungunya fever, etc
4. Receive additional medical expenses when you suffer an accident which results in **burns or fractures**
5. **Liberty Assistance Hotline** to provide simple medical consultation/first advice over the telephone
6. Reimbursement of expenses for purchase of and/or rental mobility aids to assist you with mobility challenges arising from the accident
7. Receive cover for **home retrofitting, trauma counselling expenses, family support fund, temporary care giver grant** if you suffer 50% or more permanent disability due to accident
8. Receive **daily cash payout** up to S\$150 per day during your hospital stay so that you can focus on recovering without worrying of hefty hospital bills
9. Reimbursement of **taxi fare or ambulance cost** upon discharge from hospital

# Summary of Benefits

Description of Benefits	Maximum Benefit		
	Essential	Economy	Executive
<b>Accidental Death</b>	S\$10,000	S\$15,000	S\$20,000
<b>Permanent Disablement</b> Based on Scale of Benefits	S\$20,000	S\$30,000	S\$40,000
<b>Accident Medical Expenses</b> Per accident	S\$1,000	S\$2,000	S\$3,000
<b>Traditional Chinese Medical and Chiropractor Treatment</b> Per accident	S\$500	S\$500	S\$500
<b>Additional Medical Expenses for Burns or Fractures</b> Per accident	S\$1,000	S\$2,000	S\$3,000
<b>Liberty Assistance Hotline (+65) 6636 1131</b>	Available	Available	Available
<b>Mobility Aid Assistance</b> Per policy year	S\$1,000	S\$1,500	S\$2,000
<b>Home Retrofitting</b> Per lifetime	N.A.	S\$3,000	S\$5,000
<b>Rehabilitation/Nursing Care Benefit</b> Within 30 days upon discharge from hospital and up to maximum 30 days per accident	N.A.	S\$100 per visit	S\$150 per visit
<b>Transport Allowance</b> Within 30 days upon discharge from hospital per accident	N.A.	S\$150	S\$250
<b>Daily Hospital Cash</b> Up to 30 days for per accident	N.A.	S\$100 per day	S\$150 per day
<b>Trauma Counselling Expenses</b> Per policy year	N.A.	S\$4,000	S\$5,000
<b>Family Support Fund</b> Per lifetime	N.A.	S\$3,000	S\$4,000
<b>Temporary Care Giver Grant</b> Per policy year	N.A.	S\$1,000	S\$1,500

- The amounts listed in the Summary of Benefits table are the maximum coverage payable for each benefit
- Pre-existing conditions will not be covered
- Accidental Death and Permanent Disablement benefit amount will be reduced by 50% when Insured reached 76 years old

## Annual Premium

Entry Age (Age Last Birthday)	Essential	Economy	Executive
<b>Insured (age 50 to 75 years old)</b>	S\$171.00	S\$310.00	S\$517.00
<b>Insured (Age 76 to 85 years old)</b> For renewal only	S\$223.00	S\$393.00	S\$658.00

- Enjoy couple discount of 10% on the premium when you and your spouse take up together in single same policy at policy inception or renewal
- Premiums above include prevailing GST
- Premium rates are not guaranteed and subject to review from time to time

# Notes

## Persons Eligible to Apply

Singapore Citizens or Permanent Residents who are permanently residing in Singapore

## Age Eligibility

Proposers of age between 50 to 75 years old. Policy renewable up to age 85

## Major Exclusions

- Pre-existing conditions
- Illness, disease, mental defect or infirmity or insanity
- AIDS and diseases associated with HIV
- Pregnancy, childbirth, abortion, miscarriage and or its complications
- Suicide or self-inflicted injury
- Drug or alcohol abuse
- War and nuclear related events
- Participation in any professional sports, deep sea diving utilising hard helmet with air hose attachments, hunting, potholing, parachuting, sky diving, competitive snow or ice sports, caving, hang gliding, bungee jumping, ballooning, mountaineering and rock climbing necessitating the use of guides or ropes
- Flying or other aerial activity except as a fare-paying passenger
- Any kind of speed contest or racing (other than on foot) and motor rallies

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

More information about SeniorCare is available on our website [libertyinternational.com/sg](https://libertyinternational.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 ([sgservicecenter@libertymutual.com](mailto:sgservicecenter@libertymutual.com)) 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)).