Liberty



Personal Accident

Customise your coverage for maximum affordability and flexibility



An affordable and flexible protection plan catered to you

When it comes to personal accident coverage, we know it's not one size fits all.
That's why our Personal Accident plan lets you choose the benefits that choose your lifestyle.
With a comprehensive plan designed just for you, it's easy to have peace of mind wherever you go.

Benefits at a glance

- Coverage for Accidental Death and/or Permanent Disablement
- Daily Hospital Cash
- Flood or Other Convulsions of Nature Coverage
- Personal Liability
- Strike, Riot and Civil Communication

Summary of Benefits

Description of Benefits	Amount of Benefits	Premium Rating Table Class of Occupation		
		Class I	Class II	Class III
Death	per S$10,000	S$3.71	S$6.10	S$8.72
Permanent Disablement • Scale I	per S$10,000	S$1.85	S$3.06	S$4.36
OR • Scale II	per S$10,000	S$3.71	S$6.10	S$8.72
Temporary Total Disablement	per S$100 per week	S$43.60	S$55.81	S$74.12
Temporary Partial Disablement	per S$50 per week			
Medical Expenses (Limit any one accident)	S$1,000	S$17.23	S$23.86	S$33.14
	S$2,500	S$33.14	S$39.76	S$46.39
	S$5,000	S$46.39	S$59.64	S$79.53
	S$7,500	S$66.27	S$86.15	S$106.04
	S$10,000	S$79.53	S$106.04	S$132.54
Daily Hospital Cash (Any one accident & maximum sum insured of S$200)	S$50 per day	S$21.80	S$26.16	S$30.52
Personal Liability Insures against third party claims for bodily injury or property damage caused by the Insured	S$500,000 Any one accident or series of accidents Up to maximum of S$1,000,000 at S$21.80 per additional S$100,000 sum insured	S$21.80	S$26.16	S$30.52

Premiums above include prevailing GST.

Classification of Occupations

Class 1	You are engaged in indoor & non-manual work in non-hazardous places.
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 or machinery and are not exposed to any special hazard. e.g. property agent, outdoor sales/marketing.
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.

Extensions

1. Disappearance and Exposure
2. Hijack and/or Kidnap
3. Drowning or Suffocation
4. Murder and Assault
5. Strike, Riot and/or Civil Commotion
6. Flood and Other Convulsions of Nature
7. Amateur Sports and Activities
8. Accidental Miscarriage
9. Bites from Insects and/or Animals
10. Motor Cycling (within Singapore only and Accidental Death and/or Permanent Disablement is capped at 50% of the benefit limit or S$500,000 whichever is lower)

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
- Participating in any professional sports, rock climbing (except on man-made walls) or mountaineering which involves the use of guides or ropes, any underwater activities involving underwater breathing apparatus, any kind of speed contest or racing (other than on foot), motor rallies, hunting, potholing, caving, parachuting, sky diving, hang gliding, paragliding, cliff diving, bungee jumping, base jumping, competitive snow or ice sports
- The following activities or sports, except undertaken on a leisure purpose under the supervision of a licensed guide or instructor, will not be covered: hot-air ballooning, ice or winter sports, hiking or trekking undertaken outside Singapore
- Any kind of speed contest or racing (other than on foot) and motor rallies

Eligibility

- Singapore Citizens or Permanent Residents who are permanently residing in Singapore
- Adults from 18 to 65 years of age. Policy renewable up to age 80 subject to yearly review
- Child/Children 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 Occupations

People working in security organizations, construction and entertainment industries

Declined Occupations

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

Notes

- We may continue to cover you from 66 to 80 years old at a reduced sum insured and we may apply new terms; depending on our decision.
- You will be covered while you are in Singapore. You will also be covered if you are away from Singapore for no more than 90 days in a row at a time from the date of departure from Singapore.
- Accidental Death/Permanent Disablement
  - As per Scale of Benefits in the policy wordings
- Temporary Total Disablement
  - Pays up to the limit selected per week, up to a maximum period of one hundred and four (104) weeks from date of accident, for each accident.
  - Limit under Temporary Total Disablement is capped at 0.5% of the limit under Accidental Death / Permanent Disablement subject to a maximum of S$750 or 50% of Insured Peron's weekly earnings, whichever is lower.
  - Applicable if you are Gainfully Employed
- Temporary Partial Disablement
  - Pays up to the limit selected per week up to a maximum period of one hundred and four (104) weeks from date of accident, for each accident
  - Applicable if you are Gainfully Employed
- Medical Expenses
  - Limit under Medical Expenses is capped at 5% of the limit under Accidental Death / Permanent Disablement subject to a maximum of S$10,000 whichever is lower
  - We will pay the Reasonable and Customary Charges incurred, provided such expenses are incurred within twelve (12) calendar months from the date of the Accident
  - Traditional Chinese Medical Treatment and/or Chiropractic treatment is subject to S$100.00 per visit and restricted to one (1) visit per day; subject to S$500.00 per Policy Year
  - Physiotherapy, only upon referral by Medical Practitioner, is capped at 25% of Medical Expenses limit or S$500.00 whichever is lower, per Accident
  - Dental treatment is capped at 25% of Medical Expenses limit or S$500 whichever is lower, per Accident
  - Mobility aid is capped at 5% of Medical Expenses limit or S$250 whichever is lower, per Accident
- Daily Hospital Cash
  - Pays up to the limit selected per day up to a maximum of 30 days per accident

The information provided here is a summary. Please refer to the actual policy wordings for the terms and conditions. More information about Personal Accident is available on our website 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) or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Underwritten by **Liberty Pte. Limited** (UEN | GST Reg. No. 201538069C)
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